Price comparison website accreditation

Research report

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For informed direction

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1. Executive Summary

1.1 Background

As Price Comparison Websites (PCWs) continue to flourish, concerns have been raised about issues of impartiality, reliability and accuracy of information. In response to some of these concerns, various initiatives have been implemented to improve the functioning of the PCW market. Some of these led to the development of accreditation schemes to certify the quality of PCWs. Examples of such schemes are the OFGEM Confidence Code and the OFCOM Price Calculator.[1][2] Additionally the growth of peer reviews within a growing range of websites creates new challenges and opportunities for accreditation of the sector.

Awareness of the OFGEM and OFCOM accreditation remains low, however. It is important that any promotion in future is cost-effective and can be pursued on a limited budget.

1.2 Research Objectives

In summary the research set out to determine the potential impact of introducing cost-effective ways to increase consumer awareness and usage of accredited PCWs. Specifically, the research needed to investigate:

- consumer perceptions of current PCW accreditation
- testing consumer preferences for PCW accreditation schemes
- what the minimum standards for an accreditation/trustmark scheme should be
- who would consumers trust to run accreditation schemes
- ways to increase consumer awareness of accreditation schemes

The full objectives are set out in the body of this report.

1.3 Methodology

The research was wholly qualitative, using focus group discussions to explore reactions and solutions to the objectives set out above. Six face-to-face focus groups were conducted in England with consumers aged 18+ who have responsibility for buying/obtaining products and services such as those included in PCWs (eg insurance, holidays, broadband, mobile phone, energy supply). Participants included a mix of heavy and light internet users, and both users and non-users of PCWs. These focus groups used open discussion and use of the internet to assess the issues around existing schemes and how best to develop them in the future.

[1] https://www.ofgem.gov.uk/information-consumers/domestic-consumers/switching-your-energy-supplier/confidence-code
[2] http://stakeholders.ofcom.org.uk/consultations/price-calculator-accreditation/

1.4 Summary of Key Insights and Recommendations

CONTEXT FOR ACCREDITATION

KEY INSIGHT: Awareness of PCW accreditation is very low amongst the consumers in our research. This is in the context of a reasonable degree of trust from consumers towards the PCWs revealed in these focus groups.

RECOMMENDATION: **For any future scheme raising awareness of the presence of an accreditation scheme is an absolute necessity.** Increased awareness would benefit consumers by developing an appetite for accuracy and reliability in the data received. For PCWs there would be benefits of knowing that the market is closed to unscrupulous entrants, building even greater trust in the sector.

KEY INSIGHT: The consumers in our research had rarely, if ever, considered that PCWs are supplying anything other than an extremely useful service based on reasonably accurate and impartial data. At the present levels of awareness and understanding accreditation appears to be an answer to a question that consumers are not asking.

RECOMMENDATION: Consumer Futures needs to consider the most appropriate way to frame the consumer risks around using PCWs. This messaging should focus on the implications for consumers if the information is not consistently accurate, up-to-date and complete. Such communication could emphasise the risk that the consumer is not getting the opportunity to choose from the most appropriate range of products, as not every supplier is included in a PCW listing of products and services. However, Consumer Futures must be careful not to be seen to be critical of specific PCWs.

TRUST IN PCWS

KEY INSIGHT: There appears to be a passive degree of trust by which it is assumed that the results being returned have been generated in an even-handed way. Even for the small proportion of consumers who assume there is a financial relationship between the PCWs and the supplier this does not translate directly into active distrust. While there are some murmurings to this effect in our research, it does not appear to be a very widespread view and clearly has not prevented people from making use of PCWs to any significant degree. This might suggest that a voluntary accreditation scheme would be of limited value, other than it might reassure consumers using PCWs which they have not previously heard of.

RECOMMENDATION: It would be important for the future Accreditation Scheme to be clear that it insists on transparency of interaction between the PCWs and the end-supplier. Such transparency would help consumers know that they are making choices in a level playing field.

KEY INSIGHT: Those not using PCWs are generally opting for other routes for reasons of personal preference/unfamiliarity with PCWs or reasons of perceived complexity (amongst older consumers). Consumers do not appear to be avoiding PCWs for reasons of trust.

RECOMMENDATION: The communications around future Accreditation Schemes could focus on a subtle message around trust. For those currently using PCWs this would add a layer of reassurance that accreditation is intended as a force for good. For those not using PCWs this trust message would help to address any reluctance that might exist in future (though we should re-emphasise there does not appear to be any crisis of trust at present).

KEY INSIGHT: One area that does appear to compromise levels of trust is the common perception that PCWs will pass on personal data that has been entered in a search. This information is then used for marketing by a third party organisation. Though anecdotal, this is a relatively widely-held view in these focus groups and is an unwelcome by-product of using PCWs. Additionally the PCW itself will use the contact information to carry out marketing calls, sometimes quite intensively. This is slightly more acceptable to consumers, though not greatly appreciated.

RECOMMENDATION: Consumer Futures needs to help consumers understand what uses are acceptable and allowable with the data given to PCWs in the search process. This will help set expectations for consumers and allow them to make more informed choices about use of PCWs (in general and specifically).

USE OF PCWS

KEY INSIGHT: The PCWs are seen to be offering a highly valuable service to users. They help to streamline a process that might otherwise take considerably longer, while also offering the potential to shop around widely for the best offers. To many users the PCW has become the starting point for the search and the sector has clearly established itself as a hugely useful resource. Consumers are clearly empowered to seek out the products that they feel suit them best.

RECOMMENDATION: Consumer Futures must be careful to acknowledge the positive role PCWs play. The benefits are achieved through widening access to a broader range of products than would otherwise have been possible without a substantial amount of searching.

KEY INSIGHT: There is a good level of understanding that some key suppliers are not featured within PCWs and this is factored in to the shopping around process.

RECOMMENDATION: Future Accreditation Schemes should recognise that many product providers exercise their right not to feature on PCWs. In doing this it will be necessary to distinguish between this degree of choice and how comprehensive the listings are from the providers which are featured. Consumers will then be better able to assess the degree to which they are receiving complete information results.

CHOOSING BETWEEN PCWS

KEY INSIGHT: Consumers make very little distinction between the functional performance of the PCWs. Which sites these consumers are using appears very directly linked to the advertising recall of the biggest PCWs. While this is not surprising in itself, there appears to be a degree to which this visibility also engenders a degree of trust among consumers.

RECOMMENDATION: Accreditation should emphasise that there is at least the potential for PCWs to differ from each other in their performance and coverage. Developing this message might help consumers to become more aware of alternatives open to them, increase overall usage of the PCW sector, and ultimately allow more informed choices.

KEY INSIGHT: Perceived scale and investment in advertising are used as a proxy for trustworthiness. In part this view holds sway because there is virtually no functional difference reported between the sites. However, it also demonstrates that the market could be at risk of becoming overly-dominated by these big ad spenders. Additionally this high-awareness-via-big-spend contrasts markedly with the likely investment that will be available to promote accreditation in the future.

RECOMMENDATION: Marketing accreditation in future can develop messaging around the concept of "not all PCWs are the same" to encourage greater diversity and choice in the market.

RECOMMENDATION: If we assume that future marketing budgets cannot compete with the collective spend of the PCWs it would be sensible to deploy marketing activities at the point closest to the search and transaction, for example within Google searches, pop-ups on the PCWs themselves, etc.

PCW ACCREDITATION SCHEMES

KEY INSIGHT: Amongst these groups (who had no prior awareness of the PCW Accreditation Schemes) there was a mixed reaction to the principle. Those with positive views on the concept of accreditation feel it would offer a degree of reassurance in the PCWs' services. In the main this relates to being sure that the deals/products returned by a search are the best available and that there will not be a major mismatch when compared with the eventual/real price offered by the end supplier.

RECOMMENDATION: **Consumer Futures/Accrediting Organisations need to develop simple messages around the principles of accreditation**. These need to achieve cut-through in a very busy market and to bear in mind that the majority of consumers are not attuned to the need for accreditation. Messaging around making better choices, accurate information and coverage are likely to have the most effect.

KEY INSIGHT: The main negative reactions (towards the statement read out in the groups) were around the voluntary nature of the Schemes. The issue of whether data generated by PCWs is comprehensive is seen to be problematic by consumers in so far as they are very aware of major companies who do not place their product information on PCWs. Similarly it is thought by some that not all the best/cheapest products will be on these sites.

RECOMMENDATION: Accreditation status could become a powerful signal to consumers of the attitude of the PCWs. Consumer Futures can use this opportunity to establish the value of accreditation to consumers. The fact that some PCWs choose not to take part would give a message to consumers that most PCWs would want to avoid.

COMPARISON WITH EXISTING KITEMARKS/SCHEMES

KEY INSIGHT: The response received to the existing kite marks and schemes (especially ABTA/ATOL) suggests that there is a very significant challenge ahead to build recognition of the Scheme's existence and understanding of its aims. There will therefore be an additional task of demonstrating the relevance of a PCW Accreditation Scheme to the lives of consumers.

RECOMMENDATION: The Accrediting Organisation take the key reasons for the appeal of these long-standing kitemarks (it is clearly impossible to replicate their heritage). This can include being absolutely clear that accreditation exists to represent the interests of the consumer, that it can help to deliver money saving, and gives redress and reassurance if things go wrong. However this last point needs to be established if it is a viable reality. Where the Accrediting Organisation is not in this position, it should focus on being clear about the process of seeking redress.

MARKETING CHALLENGES

KEY INSIGHT: As mentioned above it is clear from the research that building awareness is the primary challenge, the method of achieving this is more problematic. While consumers naturally suggest that TV/radio advertising is used, this is in part because of the highly visible advertising campaigns from the biggest PCWs. There is a clear need, however, for the marketing of the future Accreditation Scheme to work in a cost-effective way.

RECOMMENDATION: In addition to the "close to transaction" advertising mentioned above, there are likely to be other methods that will reach the key audience groups. These might include advertising through affinity groups, and literature campaigns in relevant locations.

KEY INSIGHT: **Consumers see that awareness-raising would be most appropriate at the time they are engaged in the search process.** As PCW accreditation is at present a very low interest subject on a personal level to these consumers there appears to be a very limited role for marketing via social networking sites. This may change over time but may not be the best use of resource at present.

RECOMMENDATION: **From the insights gained in this research a clearer on-site presence would be of major benefit.** Online advertising at the time of the initial search would work to increase awareness at the very time consumers are most receptive to the message.

KEY INSIGHT: Once awareness is achieved the secondary challenge is around enhancing understanding of the value of a PCW Accreditation Scheme. In terms of marketing messages, establishing a perceived need for accreditation is fundamental and problematic. There remains a challenge to establish a need in the minds of the consumer. At present there is very little perceived risk of harm when dealing with a PCW. Consumers appear relaxed about their interactions with PCWs and often assume that the perceived size of the site is a shortcut to trust.

RECOMMENDATION: **Message development that focuses on fear and risk can be very captivating to audiences,** and in this instance might be effective. At present this would be a task of altering consumers' perceptions of this sector and some dramatic messages around risk may help to achieve this.

KEY INSIGHT: Additionally the consumer/supplier 'contract' (in both a literal and figurative sense) is most often seen to be with the company at the end of the chain; the PCW is seen as being an independent functionary/cipher. As such the PCW is not seen to introduce extra risk to the equation, most especially in financial services and energy/utilities.

RECOMMENDATION: Consumer Futures needs to identify ways in which consumer communication can clarify the roles, remits and relationships between the PCWs and the provider companies. This might help consumers to appreciate that PCWs have responsibilities and that the consumer using the PCW can expect specific standards of quality, reliability and impartiality.

PCW ACCREDITATION IN FUTURE

KEY INSIGHT: Once awareness is raised of the existence of PCW Accreditation the majority of our consumers feel it would increase their level of trust in a PCW and that they may look to use an accredited PCW in future. This should be taken in the context of the views offered that the presence of accreditation may not influence **which** specific sites are used, given the wide range of other factors at play.

RECOMMENDATION: If consumers are made aware of an Accreditation Scheme it could help to give reassurance in the services being offered. At present there is an extremely low level of perceived risk; consumers who use PCWs have received a highly useful and efficient service that they are likely to return to in the future.

KEY INSIGHT: Those consumers NOT using PCWs are often making an active choice to use different methods. There are very few instances of consumers not using PCWs because they do not trust the results being returned. They choose personal contact with suppliers, follow recommendations from people they know/those perceived as experts (such as Martin Lewis) or avoid PCWs through fear of them being complicated to use.

RECOMMENDATION: Messages targeting current non-users could focus on the benefits of accredited PCWs. It is not the role of the accrediting body to promote the sector itself.

KEY INSIGHTS and RECOMMENDATIONS. The research identified a number of the key criteria that any future PCW Accreditation Scheme must meet:

- to be marketed such that consumers become aware of its existence and understand its value, making effective use of methods that are as close to the search process as possible
- to work to principles of honesty, impartiality and trustworthiness
- to have genuine authority/teeth that means PCWs must act fairly towards consumers
- that accreditation can be revoked if PCWs do not comply with the Code
- to be clear how to contact the Accrediting Organisation when there are complaints/grievances about the PCWs
- to have the potential of user-reviews if these can be shown to be impartial and even-handed. There is a risk involved in having such reviews as part of the Accreditation Scheme if they are not wholly trusted by consumers. The user reviews shown are often felt to be selected with a bias towards those that are positive, which could clearly be counterproductive in this context where impartiality is so important
- for some, that the Accrediting Organisation should actively intervene to represent the interests of individual consumers where there is a perceived wrong-doing or misrepresentation. However there was also a counter-opinion offered that this intervention role is beyond the remit of an accrediting organisation, and on balance it is this view that held sway amongst the consumers in our focus groups. Given that it was not a consensus view we would suggest further investigation by Consumer Futures

- data protection is a core concern for many consumers, specifically around the PCWs use of data submitted during a product search. Any future accreditation regime should ensure that consumer expectations and PCW performance are brought closer together

KEY INSIGHT: Although there were opinions in both directions, on balance a sector-specific accreditation is seen as preferable to a generic, over-arching approach. It is felt that such organisations would be in a better place to use their expertise to represent consumers' interests.

RECOMMENDATION: The key message in support of a sector-specific approach should be that specialist knowledge means the accrediting body is the most appropriate to understand and represent consumers' interests in that field. This could work in a way similar to that in which ABTA has built its reputation over time. However, the Accrediting Organisations would need to be careful to carve a credible identity and not be seen to be competing for space and attention with other kitemarks/logos. Logo recognition will be a key aim for the marketing activity.

RECOMMENDATION: If the decision is made to develop an over-arching accreditation approach the message to consumers would be around simplicity and transparency. It could also be shown to make efficient use of available resources. It would be helpful to emphasise its ability to cover the detail required for the individual sectors it would be dealing with. There may also be advantages in a clearer and unified brand presence.

OTHER RECOMMENDATIONS:

There are some practical lessons for the approach Consumer Futures can take to PCW accreditation. These can be divided as follows:

- *visibility,* which is made up of the logo's on-site location and navigation, on-page placement and use of colour
- *providing links for more information*. Once noticed, the ability to click to get greater detail on the scheme is valued by consumers. It serves to provide a source of reassurance on the accrediting organisation and the scheme itself. The task should be to make the link as obvious as possible and the information concise and relevant
- *common logo location on PCWs*. In an ideal world there is a case to be made for all the accredited PCWs to have the relevant logo in a consistent place on their sites. This would help provide a shortcut-to-trust. Once the scheme was more well-known it is then a very simple matter for the consumer to identify that a PCW is accredited. There are, of course, issues with this in reality; the PCWs are likely to want to retain control over their site design and may therefore resist such a proposal

2. Consumer Futures

Consumer Futures represents the interests of consumers across essential, regulated markets. It uses compelling evidence, expert analysis and strong argument to put consumer interests at the heart of policy-making and market behaviour.

Consumer Futures is the statutory representative for consumers of postal services across the United Kingdom, for energy consumers across Great Britain and for water consumers in Scotland. It maintains the powers, responsibilities and duties of Consumer Focus.

In April 2014 Consumer Futures will, subject to Parliamentary approval, become part of the Citizens Advice service.

3. Background

As Price Comparison Websites (PCWs) continue to flourish, concerns have been raised about issues of impartiality, reliability and accuracy of information. In response to some of these concerns, various initiatives have been implemented to improve the functioning of the PCWs across markets. Some of these led to the development of accreditation schemes to certify the quality of PCWs. Examples of such schemes are:

Ofgem
Ofgem's Confidence Code aims to reassure energy consumers that all information displayed by accredited PCWs is impartial, comprehensive and accurate.[3]

Ofcom
Ofcom's accreditation scheme aims to provide assurance for consumers that information displayed is accessible, accurate, up-to-date, transparent and comprehensive.[4]

Research suggests that accredited PCWs are likely to perform better on a number of criteria.[5] However, there is evidence that consumer awareness and understanding of accreditation schemes is low.[6] Despite this, research shows consumers appreciate the value of accreditation as a means of providing an extra level of reassurance and trust in the PCW market, and such schemes might also give some non-users the confidence to use PCWs.[7]

Alongside accreditation schemes run by regulators such as Ofcom and Ofgem, there is a growing market of online peer reviews, increasingly regarded by many consumers as a trustworthy source of information about goods and services. For example, Consumer Focus research *In my honest opinion* found that 62 per cent of consumers trust what other consumers tell them more than what companies say. This may constitute a barrier to consumer confidence in PCW accreditation.

High marketing costs for promoting existing accreditation schemes is usually the factor cited by both accrediting organisations and PCWs alike as the biggest impediment to raising consumer awareness. However, little attention has been given to exploring other potentially cost-effective ways to drive consumer awareness and usage of accredited PCWs. Possible approaches include:

- use of social media to promote information about accreditation schemes, for example customer feedback sites, web-based review schemes which are

[3] https://www.ofgem.gov.uk/information-consumers/domestic-consumers/switching-your-energy-supplier/confidence-code
[4] http://stakeholders.ofcom.org.uk/consultations/price-calculator-accreditation/
[5] http://bit.ly/17o0EKD
[6] http://www.consumerfutures.org.uk/files/2013/07/Price-Comparison-Websites-Consumer-perceptions-and-experiences.pdf
[7] Ibid

independent of PCWs, online networks which host consumer conversations related to consumer issues, etc
- generic cross-sector trustmarks as opposed to sector-specific accreditation
- use of advice sites (such as MoneySavingExpert.com, Which? and Citizens Advice Bureaux) some of which also host peer-to-peer conversations and reviews
- endorsement/ambassadorship by publicly trusted figures or institutions, for example Martin Lewis or Post Office Limited

4. Research objectives

Research was needed to determine the potential impact of introducing cost-effective ways to increase consumer awareness and usage of accredited PCWs.

Specifically, the research needed to investigate:

- consumer perceptions of current PCW accreditation schemes versus other trustmark schemes, for example TrustMark, Safebuy, Buy with Confidence, Check a Trade, ATOL, ABTA, ISO and others
- consumer perceptions of current PCW accreditation schemes versus alternative schemes such as customer feedback, peer reviews and advice sites; including testing the level of consumer trust
- testing consumer preferences for PCW accreditation schemes, for example:
    - whether consumers are more likely to use accredited PCWs than non-accredited
    - whether consumers show a preference for alternative schemes when using PCWs for information, advice and switching services, for example other trustmark schemes, customer feedback and peer reviews which are hosted on platforms independent of PCWs, advice sites, etc
    - whether consumers look to draw on information from a range of these sources to inform their decisions
    - whether consumers show preference for a cross-sector accreditation scheme for PCWs, or at least a harmonised approach that has unified coherent branding
    - whether the existing sector specific multiple schemes are preferred
- what the minimum standards for an accreditation/trustmark scheme should be
- who would consumers trust to run accreditation schemes
- ways to increase consumer awareness of accreditation schemes, for example:
    - impact of the development of a one-stop-shop PCW trustmark on the likelihood of increasing consumer awareness and take-up
    - effectiveness of using social media tools
    - promotion of schemes by those places that consumers seek information at the start of a purchasing journey, in particular for regulated industry sectors
    - cost-effective models of successful awareness campaigns

5. Methodology

Six face-to-face focus groups were conducted with consumers aged 18+ who have responsibility for buying/obtaining products and services such as those included in PCWs (eg insurance, holidays, broadband, mobile phone, energy supply). Group participants included a mix of:

- gender and age
- Socio Economic Group
- heavy and non-heavy internet users, plus those who do not have permanent access to the internet; we did not include those who never use the internet nowadays
- those who have used PCWs and those who have not done so

The locations for the six groups (two per location in the same evening) were:

- London
- Sutton Coldfield
- Manchester

The table below shows the profile of each group. Ten consumers attended each session, apart from the second Manchester group, for which there were nine participants. More detail on attendees is in Appendix A.

Group no.	Location	Date and time	Age	SEG	Gender	Internet use	PCW user
1	London	Monday 2nd September 6pm-7.30pm	34 or under	Mixed	Mixed	Heavy	Yes
2	London	Monday 2nd September 7.45pm-9.15pm	55+	Mixed	Mixed	Light (inc. 2 no internet access at Q6)	No
3	Midlands	Wednesday 4th September 6pm-7.30pm	35 to 54	Mixed	Mixed	Light (inc. 2 no internet access at Q6)	Yes
4	Midlands	Wednesday 4th September 7.45pm-9.15pm	55+	Mixed	Mixed	Heavy	Yes
5	Manchester	Thursday 5th September 6pm-7.30pm	35 to 54	Mixed	Mixed	Heavy	No
6	Manchester	Thursday 5th September 7.45pm-9.15pm	34 or under	Mixed	Mixed	Light (inc. 2 no internet access)	Yes

Whether a consumer was a ‘Heavy’ or a ‘Light’ internet user was defined via the following question in the screening questionnaire:

Q3	**How often do you use the internet for each of the following?**			All	Single code for each task **CLOSE IF 8 FOR ALL TASKS**
	Sending and receiving emails	1.	Daily		
	Checking news, weather or travel plans (e.g. maps, train times)	2.	Several times a week		
	Visiting sites for information on personal interests or hobbies	3.	Weekly		
	*Visiting sites for information on products or services you are thinking of buying	4.	At least once a month		
	*Checking your bank account or other financial holdings	5.	Once every couple of months		
	*Checking, paying or managing your utility, phone, broadband or other bills	6.	Once or twice a year		
	*Booking holidays, hotels or making travel arrangements	7.	Less than once a year		
	*Grocery shopping online	8.	Never		
	*Other online shopping				
	Playing games online				
	Downloading music or movies				
	Visiting social networking sites (e.g. Facebook or Twitter) or contributing to blogs, forums or other open source sites				

Heavy users were defined as coded 1 (daily) for at least two tasks **and** coded 1-4 (daily, several times a week, weekly or monthly) for at least two of the tasks marked with an asterisk. Light users were those who use the internet (ie not coded 8 for all tasks) but did not match the description of a Heavy user.

One group in each area was to include two consumers who had no permanent internet access at home. However, such people are thin on the ground, and it was only possible to find two fitting this profile for the Midlands group.

Whether or not the consumer was a PCW user was determined via the following question:

Q4	**How often do you visit price comparison websites nowadays, if at all?**	1.	Daily	All	Single code
		2.	Several times a week		
		3.	Weekly		
		4.	At least once a month		
		5.	Once every couple of months		
		6.	Once or twice a year		
		7.	Less than once a year		
		8.	Never		

Non-users were defined as coded 8 (never) and users were defined as coded 1-7. In Manchester the recruitment of heavy internet users who did not use PCWs proved problematic, so the fieldwork agency were allowed to recruit consumers who **had** used PCWs once or twice in the past but not recently.

The recruitment questionnaire is in Appendix B.

Each group lasted 1.5 hours. The topic guide is in Appendix C.

6. Results

This section sets out the full findings of the research, structured as follows:

- Sources of information used by consumers
- Attitudes to PCWs, including barriers to usage
- Views on accreditation schemes/trustmarks in general
- Evaluation of the existing PCW Accreditation Schemes
- An assessment of the way forward for accreditation of PCWs

SOURCES OF INFORMATION USED

Consumers were asked about the range of sources they currently use when researching and buying products and services such as insurance, energy, broadband, holidays and so on. This enabled us to put the overall usage of PCWs into context of consumer behaviours. There are a number of core sources used by consumers, with many having a preferred portfolio limited to a small number of sources.

Amongst our Heavy Internet User consumers the internet was mentioned initially, with PCWs seen as a subset of this. The sheer scale of advertising and pre-eminence when searching has a clear impact on the initial route taken to gather information:

'*Very visible aren't they?'* PCW User, Heavy Internet User, Under 34, London

'I think if you Google something you get a price comparison website will come up on the first page anyway so you might go to them. I suppose it's all there for you then on one screen' Heavy Internet User, Under 34, London

Conversely there is a marked difference amongst the less intensive internet user groups. These consumers are more likely to seek information in a way that involves other people:

- Calling the supplier/provider

'I tend to go to the shops that I am not with and see what deals they are doing then I go back to my supplier and use the information to better it or brow beat them down.' PCW User, Light Internet User, 24-55, Midlands

'Time consuming as I would rather look at the site and then ring them up and let them do it all for me.' PCW User, Light Internet User, 24-55, Midlands

- Gathering recommendations from friends and family

'*I'd ask a friend first to say "Who do you have?" Then see what they say and what they think of the service and if that sounds alright then I'll look it up and then I'll telephone as I feel more comfortable speaking to someone as it's a bit of jungle isn't it?'* Non-PCW User, Heavy Internet User, 35-54, Manchester

'Comparison-wise I go on the sites, Compare the Market, Confused. I use all of them before I go on the phone' PCW User, Light Internet User, Under 34, Manchester

We found minimal use of any social media outlets in this search process. Given the low involvement nature of the sector consumers do not appear to have any appetite for using social media such as Facebook or Twitter in this context. Effective use in future to communicate around PCW Accreditation will depend almost entirely on how awareness and understanding increase.

USES MADE OF PCWS

Our sample was specifically split into those who are currently using PCWs (3 groups) and those who are not (3 groups). This has enabled us to gain a clear picture of different behaviours and attitudes to accreditation.

For those currently using PCWs the sites have become the first point of call for very many. They are seen to offer particular advantages which set them apart from other sources:

- Time saving

'*I find it so laborious going through all the companies with registration and everything'* PCW User, Light Internet User, 35-54, Midlands

'When I was 20 and you wanted car insurance you'd ring round all the companies and get quotes and that's five hours gone. Now it's done in five minutes. In 15 minutes you've got 40, 70, whatever.' PCW User, Light Internet User, Under 34, Manchester

'It's so easy you can just click on it and it's there in front of you.' PCW User, Light Internet User, Under 34, Manchester

- The ability to gather many quotes or prices from a single location, even when looking for something quite specific

'I think it's good if you're looking for a specific thing. Like if you're looking for say a credit card and you want to have a credit card just to represent balance transfers for 12 months or you want credit purchases for 12 months you can type in your individual thing that you want and it gives you the right answers. Instead of going round the houses looking for the thing you want on the actual website, you can just type in you want 24 months interest free on balance transfers and it'll give you the best ones.' Heavy Internet User, Under 34, London

There is a perception that the PCWs are likely to be both quicker and cheaper to use than going direct to the end supplier:

'I find the comparison sites sometimes cheaper than the actual website themselves. I was buying life insurance a couple of weeks ago and it was £30 cheaper to go through SUPPLIER X on a comparison site than going with them themselves because they discount on the comparison sites.' PCW User, Heavy Internet User, Under 34, London

'I know it can save me quite a bit of money sometimes...it's made the market a lot more competitive over the last couple of years.' PCW User, Light Internet User, Under 34, Manchester

'I have just had a house insurance done and I was with Lloyds TSB and the renewal was £455 and I put the same information as the renewal into price compare and I came up with Swinton which was about £200 less so I just went for it.' PCW User, Light Internet User, 35-54, Midlands

CHOOSING BETWEEN PCWS

There do not appear to be any obvious methods to choose between one PCW and another. The main driver of choice is awareness, based on the extensive advertising mentioned above. For these consumers perceived size of the PCW is a proxy for trust:

'I usually go with the fact that there are three or four really big ones and they're the ones you stick with because you assume that the larger organisations they're more prominent that you can trust them more.' PCW User, Heavy Internet User, Under 34, London

'I suppose it is television adverts as well, because it gets in the back of your brain and you think it must be alright because it is on the telly and they are spending that money and stuff it, the names even the good or the bad advertising it, it still sticks in your mind.' PCW User, Heavy Internet User, Over 55, Midlands

For others previous satisfactory experience of a particular PCW provides reassurance for re-use. This satisfaction is rooted in ease of use, short forms requiring less time to complete, speed of returning information and the range of information delivered.

There are varying degrees of trust in the results returned by the PCWs. Many consumers will take the results returned, make their selections from them and are happy to do so:

'The thing is they can't give you that information; it's no skin off their nose which you choose is it, because all these people presumably pay them to go on. So it is no skin off their nose which one you choose, and if they are not putting pukka companies on there they are going to get in trouble, aren't they, eventually.' PCW User, Heavy Internet User, Over 55, Midlands

Others will also use these results as the basis for their own further research, either with the companies within that PCW search or with other suppliers. It is accepted

that there may be some risk or slight additional searching in taking this approach, but the overall advantage of speed and efficiency can outweigh this.

There is no spontaneous suggestion amongst our consumers that the results cannot be trusted for their veracity. One exception to this is that when the consumer progresses from the results given by the PCW, the precise product/service details available from the end supplier can be different or more expensive. This mis-match can cause frustration:

> *'They tell you you get this but by the time you get into it you find out that's not what they're actually advertising. So you do have to really look and find out.'* Heavy Internet User, Under 34, London

> *'By the time I actually got to the final bit there's nothing like that. It was a bit disappointing. I'd spent such a long time reading through everything and then just wasted my time.'* PCW User,Heavy Internet User, Under 34, London

> *'I don't like them. When you actually get into it the price just goes up and up and up.'* Non-PCW User, Heavy Internet User, 35-54, Manchester

After some prompted discussion it was assumed that the PCWs gain some level of commission, although there is no detailed knowledge about such arrangements. There was only a small number of our consumers with any anxiety or cynicism that such commissions might influence the results being returned by the PCWs.

> *'They don't always recommend the best deal though, do they? I was looking for a mortgage a few years ago and the one I went for that was the cheapest one and it came right down the list. They didn't recommend it so I don't think they were getting as much money to recommend it.'* Non-PCW User, Heavy Internet User, 35-54, Manchester

> *'You just wonder who is getting what kick-back from it. Somebody's at the top of the list because they are getting money back from it.'* Non-PCW User, Heavy Internet User, 35-54, Manchester

> *'I think they help in certain things but I also think they muddy the waters as there's so much sponsorship goes into the comparison websites and you get sponsored results. I'm not saying for all of them and some companies are definitely not involved in them.'* PCW User, Light Internet User, Under 34, Manchester

> *'So I think it would help if they were more transparent about what the companies get by being on and what the deal, who gets what and how it's divvied up.'* Non-PCW, Light Internet User, Over 55, London

> '*If I'm getting the cheapest deal, I don't mind' [who is paying whom]* PCW User, Light Internet User, Under 34, Manchester

There was no spontaneous mention of accreditation at this stage in any of our discussions. This reinforces the assumption at the outset of the study that few

consumers will be aware of accreditation schemes, nor are they likely to be demanding that such a scheme be implemented.

EXPERIENCE OF PCWS

PCWs tend to be used as a resource within the wider search process (which might also involve talking to others, general internet searches etc.) and as such offer a highly valuable service:

> *'They are definitely useful as there are so many insurance companies out there and power companies. You just go for the cheapest don't you?'* Non-PCW User, Heavy Internet User, 35-54, Manchester

> *'You can do it in the evenings, because they are 24/7. So you might think at 7 o'clock at night, I will just phone, 'the office is now closed' so you can still go onto the website, comparison.'* PCW User, Heavy Internet User, Over 55, Midlands

> *'We are creatures of habit where we have lost hundreds, perhaps thousands of pounds over the years because we were loyal to the same company for 20, 30 odd years and it is only perhaps in the last couple of years when everybody else is talking about comparison websites we thought we would have a look to see if we could save and we have saved hundreds of pounds. And it is a revelation really, it's brilliant.'* PCW User, Heavy Internet User, Over 55, Midlands

> *'I'd recommend them but just say to use it as a basis and do your homework as well. Especially with a big purchase.'* PCW User Heavy Internet User, Under 34, London

> *'The bill arrives and then you go on to your site and do your comparisons, it should encompass every alternative, should be there, within reason.'* PCW User, Heavy Internet User, Over 55, Midlands

There are consumers with experience of PCWs who do not see the service as having many benefits relative to their expectations:

> *'You seem to have to make a lot of effort to get very little out of it. You want something that's quick. Postcode.Get a ballpark quote. There's no point spending hours putting data in...I want a quick idea.'* Non-PCW User, Heavy Internet User, 35-54, Manchester

> *'I find it frustrating as you have to put a lot of information in and you just want an email.'* Non-PCW User, Heavy Internet User, 35-54, Manchester

USE OF PERSONAL DATA

Although not specifically part of our research objectives there were several spontaneous mentions of PCWs passing on (or appearing to pass on) personal data which had been provided as part of a search to third parties. This (perceived) practice caused significant comment and disquiet in a number of the group discussions:

> *'One thing I don't like about these comparison sites is what they do with your information after you've done your searches. So you do a search for car insurance and for the next month there will be a phone call for that car insurance.'* H PCW User heavy Internet User, Under 34, London

> *'I don't like it when they send you numerous emails once you've been into their search engine.'* Non-PCW User, Heavy Internet User, 35-54, Manchester

This is in addition to what is seen to be the nuisance of the PCW itself contacting the consumer after a search has been carried out:

> *'You know it goes away after about a month or so. Like they keep on sending you, because I done a car insurance quote and they kept on sending me something like oh you haven't finished your quote or something like that. I got about four emails then after that.'* PCW User Heavy Internet User, Under 34, London

REASONS FOR NON-USE OF PCWS

There are a range of reasons given quite consistently by consumers currently not using PCWs. Some of these perceptions are the opposite of those given for use:

- Preference for personal contact remains key for some consumers:

> *'I like to deal with companies where I can actually speak to somebody, preferably if they're in the UK and speak English. It's too much to hope they're in London, but I don't mind if they're in Sunderland but ....'* Non-PCW, Light Internet User, Over 55, London

> *'I don't think there is any way of finding if they are trustworthy.'* PCW User, Heavy Internet User, Over 55, Midlands

- Some older consumers also give the impression of being overwhelmed by the amount of information returned by a search on PCWs

> *'I also feel that there's an awful lot of information about generally speaking about a lot of things and to try and get to the gist of it and try and get to what's really important and sift through it and ebb away the cobwebs and just get really to the heart of it is sometimes quite difficult. Information overload really.'* Non-PCW, Light Internet User, Over 55, London

- Accepted wisdom that some key suppliers are not included in the PCWs, with Direct Line being the most commonly quoted:

'They don't include every company either. So like car insurance, I mean Direct Line isn't on there. So I always separately go to Direct Line and check.' PCW User Heavy Internet User, Under 34, London

- A perception exists amongst the older (55+) non-PCW users that the sites are complicated to use:

'I would ask my son to do the research for me. Because he's more au fait with all these comparison websites than I am and when he narrows it down I might ask friends or I might just go by what he says.' Non-PCW, Light Internet User, Over 55, London

'I get my grandchildren to do it for me because they're so much quicker when they're 18 and 19 than what we are. We take 20 minutes, they take 2 seconds.' Non-PCW, Light Internet User, Over 55, London

'I used it for flights and I found it so confusing that I went back to the original way that I book.' Non-PCW, Light Internet User, Over 55, London

INITIAL REACTION TO SCHEMES

Consumers were read a description of accreditation schemes (see Appendix C Topic Guide). After the first two groups this description was extended to better focus the research on its objectives. In brief, the statement introduces the concept of PCW accreditation with specific reference to OFGEM and OFCOM schemes.

'I would go with a site that is accredited.' PCW User, Light Internet User, Under 34, Manchester

'Sounds super. We are safe aren't we, here?' Non-PCW User, Heavy Internet User, 35-54, Manchester

AWARENESS OF PCWS ACCREDITATION SCHEMES

None of the consumers in our focus groups were aware of either of the Ofgem or Ofcom scheme, or of the principles behind them. The closest spontaneous reference to a site having what was seen as accreditation actually related to Money Saving Expert (not itself a PCW):

'I think on Money Saving Expert I think they've got like some sort of something to say that it's safe or trustworthy, something like that in the bottom right hand corner, or near the bottom. It's got some kind of seal on it to give you some sort of security.' PCW User Heavy Internet User, Under 34, London

There were expressions of surprise that these schemes already exist:

'Why have they never mentioned it? You'd think they'd want to talk about it.' PCW User, Light Internet User, Under 34, Manchester

There were also expressions of surprise that this was not the compulsory existing state of affairs:

'I would assume that it, that is exactly how it would be anywhere, I did not realise it wasn't the law.' PCW User, Heavy Internet User, Over 55, Midlands

'It's not known. None of us have heard of it.' PCW User, Light Internet User, Under 34, Manchester

CONCEPT OF PCWS ACCREDITATION

The ongoing discussions therefore focussed on the appeal of the schemes. One of the most common reactions to the description read to the groups was around the voluntary nature of the schemes, leading to a feeling of the scheme being inherently less valuable:

'So that means a lot of them are voluntary whether they do. So you wouldn't know whether they do or not.' PCW User, Heavy Internet User, Over 55, Midlands

'It says "can" sign up. Voluntary. That's worrying me as everybody should be signed up to it.' Non-PCW User, Heavy Internet User, 35-54, Manchester

'Voluntary so that means every company does not have to be accredited to that then.' PCW User, Light Internet User, 35-54, Midlands

'There isn't a comeback, this is voluntary. There isn't a comeback.' Non-PCW, Light Internet User, Over 55, London

'I think that I can see it as maybe a positive thing but I also think there's so many companies like the pay day lenders and stuff that are just allowed to trade. So I kind of almost think like well they must be accredited somehow and I don't necessarily like how they trade so do I honestly think it will protect me as a consumer? No, maybe not.' PCW User, Heavy Internet User, Under 34, London

Some misgivings were based on a perceived lack of credibility and benefits of such schemes:

'What is the good of accreditation if you are going on to a comparison website, from looking for car insurance I am not going to look to see that the site I am looking at is accredited? I am just looking for my best deal.' PCW User, Heavy Internet User, Over 55, Midlands

'Now I know about it I don't think I'd spend a lot of time searching for it on the page.' PCW User, Light Internet User, Under 34, Manchester

'OFGEM and OFCOM don't have any power over the utilities companies.' Non-PCW User, Heavy Internet User, 35-54, Manchester

Another theme emerging was that consumers felt it was the end supplier who should be regulated/accredited and this negates the need for a PCW Accreditation Scheme:

'I still feel that I am doing business with the insurer not with Compare the Market.' PCW User, Heavy Internet User, Over 55, Midlands

'It wouldn't bother me if they're accredited or not as you are just paying for the service...your insurer will be accredited I assume.' PCW User, Light Internet User, Under 34, Manchester

Others were more positive when hearing the statement. For some it provided a degree of reassurance that the market as a whole would benefit:

'More people would go to the ones who are accredited.' PCW User, Light Internet User, Under 34, Manchester

'They have to be audited, don't they, to keep the accreditation.' PCW User, Heavy Internet User, Over 55, Midlands

'It gives me more confidence if there was a problem like down the line and I know they've got somebody I could go to.' Non-PCW, Light Internet User, Over 55, London

'They just lure you in with a price and if it was accredited it might help with that.' PCW User, Light Internet User, Under 34, Manchester

'If you were choosing different websites to go to compare and one had got it [accreditation] *on and one hadn't would you be more likely to go to the one that had got it and you know that they were.'* Non-PCW, Light Internet User, Over 55, London

'And there's some kind of guarantee that it's not a bogus site because I'm sure there are.' Non-PCW, Light Internet User, Over 55, London

'If you haven't been well served or whatever you have a body you can write to or report to.' Non-PCW, Light Internet User, Over 55, London

'You'd get the best deal more over everybody else.' PCW User, Light Internet User, Under 34, Manchester

Views were offered on some of the specific elements of the statement read to the consumers in the focus groups, suggesting a need for reliable data to be returned:

'I want accurate to mean the best. The cheapest you can get.' Non-PCW User, Heavy Internet User, 35-54, Manchester

'To keep the credibility your information has got to be right and kept up to date.' PCW User, Heavy Internet User, Over 55, Midlands

'Comprehensive falls down because not all their products on the website, not all companies are on it. They can hide behind words.' Non-PCW User, Heavy Internet User, 35-54, Manchester

'It's very important because what you are getting may be accurate but it's the transparency. [The results offered by the PCW search] *May not be one of the best deals they show on the internet which might be better for you.'* Non-PCW User, Heavy Internet User, 35-54, Manchester

'You just want the best deal; it's up to you to cherry-pick.' PCW User, Light Internet User, Under 34, Manchester

APPROPRIATE ACCREDITING ORGANISATIONS

Consumers were asked about the most appropriate organisations to oversee a PCW Accreditation Scheme. Many of the consumers had only vague ideas of which specific organisations could do so. Some of the suggestions included:

- Ombudsman
- Office of Fair Trading
- The Government/Quangos
- The Consumers' Association
- Trading Standards
- Financial Conduct Authority

OFGEM and OFCOM (whose names were included in the statement given to the consumer group discussions) received varying levels of support:

'I would have some confidence with OFCOM doing, governing all these websites as they have been seen to take some of the companies to task, like mobile charges abroad….if you went to these companies and threatened OFCOM I think they would have some influence' Non-PCW User, Heavy Internet User, 35-54, Manchester

'In theory if OFGEM did it. But in reality nothing has happened about consumers being overcharged for energy even though they've admitted prices are really high and it's made no difference. So it needs to be someone with power' Non-PCW User, Heavy Internet User, 35-54, Manchester

More generally it was felt that the accreditation should have the resource and authority to give it meaning:

'You would like to know that they have got some teeth and do something, because if they hadn't got any power to do anything and there was a problem there is no point in having them, is there.' PCW User, Heavy Internet User, Over 55, Midlands

'It has to be independent. Don't let politicians in there.' Non-PCW User, Heavy Internet User, 35-54, Manchester

COMPARISONS WITH OTHER EXISTING SCHEMES

We looked at existing schemes and kite-marks so that we could understand some of the priorities and expectations for the PCW Accreditation Scheme. As well as an open discussion we showed the logos of the following:

- Trustmark – Government Endorsed Standards
- Checkatrade.com
- Internet Shopping Is Safe
- Buy With Confidence
- SafeBuy
- Which? Best Buy
- ATOL
- ABTA
- ISO

The response to these varied considerably in terms of recognition and understanding. These responses illustrate the challenge that lies ahead for the PCW Accreditation Scheme:

Easily Recognised and Trusted

- ATOL, ABTA and Which? were recognised by virtually all the consumers in every group. They were seen to be longstanding, have a heritage of action behind them and to have a relatively clear remit. ATOL and ABTA in particular are also involved with an area of life (holidays/travel) that a large proportion of the public have experience of: '*There are three I believe have got a much longer standing than any of the others, only ATOL, ABTA and Which, I may be wrong but they look to me they've been around 25/30 years.'* Non-PCW, Light Internet User, Over 55, London
- On discussion it was clear that the length of time these had been present in the market was the key feature that gave reassurance and is most illustrative of what a PCW Accreditation organisation should strive for (over time, obviously)
- It was also noted that these three organisations pre-dated the internet, giving a feeling of greater substance behind them

Some Recognition

- ISO – for its relevance to the workplace, quality initiatives and standards – '*A government endorsed standard'* PCW User, Heavy Internet User, Over 55, Midlands
- Checkatrade.com – by virtue of its advertising (with a TV campaign running at the time of the focus groups)– *'Check A Trade has been on the television for some time now, hasn't it?'* PCW User, Heavy Internet User, Over 55, Midlands

No Recognition or Extremely Vague Recollection

- Trustmark – Government Endorsed Standards, Internet Shopping Is Safe (for which there is a very minor recall, but no understanding of its implications), Buy With Confidence and SafeBuy. There is only weak commendation for such sites: *'Better than nothing.'* PCW User, Light Internet User, 35-54, Midlands
- For these unrecognised logos the discussion highlighted that they can have a role for consumers on the internet – '*I think the only time you really look for things like that is if you're somewhere that you don't trust. Like if I'm online shopping on ASOS or Top Shop or whatever you just trust it anyway. If I was on somewhere different then I might look out to see what there was.'* PCW User Heavy Internet User, Under 34, London
- Given that these have varying life-spans but are squarely aimed at consumers using the internet it is clear that the PCW Accreditation Scheme faces a significant challenge to achieve recognition of its presence and understanding of its role

THE ROLE OF PEER REVIEW SITES

We investigated views about peer reviews on the internet, to understand whether these would have value in a future PCW accreditation context. Most of our consumers are aware of peer reviews through use of Amazon and eBay. There is a very mixed response to the value of peer reviews on such sites. To some they are seen as being a helpful resource, giving a shortcut to other consumers' opinions, and therefore represent a valuable feature of websites:

> *'eBay yes, just like a seller with the star colours and things it's fairly reliable'* PCW User Heavy Internet User, Under 34, London

> *'The little I've seen of eBay I find star ratings from the customers for sellers if they get a five star rating they've got it for I think a genuine reason, because they're a good supplier, they come on time, they're in good condition and if that drops off then their stars are removed so that's something.'* Non-PCW, Light Internet User, Over 55, London

However there is also a strong counter-feeling based on the perception that peer reviews can be biased or inaccurate. TripAdvisor in particular appears to have a poor standing in this respect given the diversity of opinion that can be found on the same hotel/destination:

> *'It was like what I said for like this TripAdvisor, you'll get the users, one will say it's an excellent experience, one will say it was it an awful experience, you can make up your own mind about it really.'* Non-PCW, Light Internet User, Over 55, London

On balance it seems that peer reviews can offer benefits to consumers but that these tend to be taken in the round of a wider decision-making process. As such there could be value for their inclusion within a future PCW Accreditation Scheme if they can be shown to be truly independent, impartial and verifiable. Our analysis of this specific issue suggests that this may represent a risk of tarnishing the future scheme, in that moderation of comments could be highly time-consuming. The

accrediting organisation(s) would need to ensure that there are processes in place to maintain consumer confidence in the reviews being posted. It could be argued that this runs counter to the principle behind such reviews.

EVALUATING EXISTING PCW ACCREDITATION SCHEMES

We tested the existing PCW Accreditation Schemes (OFCOM and OFGEM) by directing consumers to accredited sites. They were asked to:

- navigate the site as if they were looking to carry out a comparison search
- find out whether the site is accredited
- give views on the how this is communicated on these sites
- make suggestions for improvements to this 'on-site' accreditation

Of course it should be noted that the consumers in our groups were specifically focused on looking for signs of accreditation and therefore assess how it could be better promoted. As such this does not necessarily equate to likelihood to future intentions to seek out accredited. The sites shown to consumers in this research were:

Energy
http://www.ukpower.co.uk/
https://www.theenergyshop.com/HomeEnergy/
http://www.energyhelpline.com/
http://switchgasandelectric.com/index.aspx
http://www.energylinx.co.uk/index.html
http://www.which.co.uk/switch/
http://www.myutilitygenius.co.uk/
http://www.unravelit.com/utilities.php

Generic
http://www.uswitch.com/
http://www.simplyswitch.com/
http://www.moneysupermarket.com/

Telecom
http://www.billmonitor.com/
http://www.broadband.co.uk/
http://www.broadbandchoices.co.uk/
http://www.mobilife.com/home
http://www.cable.co.uk/
http://www.simplifydigital.co.uk/

The PCWs tested were shown on an order rotation based on the colour of the text above. This enabled us to cover the widest number of sites to understand the impact of accreditation in different settings.

SUMMARY OF VIEWS ON EXISTING PCW ACCREDITATION SCHEMES

Awareness and Recognition

It is clear from this exercise that none of our consumers had seen these specific logos or accreditations before, although some of the websites were familiar to them. The names of OFGEM and OFCOM were known to the vast majority of the consumers. Raising awareness of the existing or new schemes is paramount, based on the views of these consumers.

Placement

In the minds of consumers the placement of the logo on any given page is seen to be the most important factor in whether they notice it or not. In part this is because the top of the page is more 'in your face' but also reflects the fact that most of the consumers in our research are very unlikely to go searching for signs of accreditation when undertaking a search.

It is noticeable that the older respondents found it more difficult to find the logos, especially when this involved extensive scrolling down. This raises issues around how to ensure that those who are less literate in website design can be made aware of accreditation of a site. Indeed it may also be a reflection of the value the PCWs place on accreditation; every space on their websites is of immense value and accreditation is having to compete with a number of other priorities.

Links for Further Information

There is a positive response to those PCWs who included a link from their accreditation text/image so that consumers can get more detailed information. These links can lead to information within the same site or to the regulator's website. From the consumer's perspective this allows them to seek clarification if they need it. The clear impression from this research is that while the proportion of consumers who will follow these links is low, their presence offers greater reassurance and credibility for the Accreditation Scheme.

Use of colour

When colour is used there is a marked difference in consumer ability to find and notice the Accreditation Scheme logos. It is very noticeable in this exercise how much more warmly consumers respond when the logo is in colour. Of course this is inter-related with placement of the logo as many of the PCWs place the logo within their page footer area which is often exclusively in grey scale, some with the logo highlighted when the consumer hovers over it. It may not be possible in future for the accrediting organisation to influence this directly, but it is clear that using colour rather than greyscale can build awareness of and trust in the Scheme.

Number of Logos

While there is an advantage in siting the Accreditation logo alongside other logo intended to reassure and inform site visitors (kitemarks, association membership etc) there are potential problems created by having too many adjacent to each other. PCWs need to be aware that having more logos that do not have any resonance with consumers will not necessarily create greater trust.

PCW-SPECIFIC INSIGHTS

It is important in this research that we learned from the detail of this exercise and we therefore set out below some of the insights relating to each site. We have not included screen shots of those PCWs for reasons of copyright, and because these sites are naturally changing very rapidly and this report would become out of date very quickly.

Generic PCWs

http://www.uswitch.com/

- Consumers in our groups were more familiar with this site, some having used it for comparisons
- The OFGEM logo is included at the bottom of the home page, along with others; it is in grey/blue scale rather than full colour. This appears to be relatively common practice amongst PCWs; it seems to retain the principle of the Ofgem design, but the lack of colour will often make it harder for some consumers to spot. It was not explicitly mentioned that the Ofgem accreditation relates to this energy comparison area of the uswitch site
- Consumers navigated to this quite quickly and generally approved of its placement '*That's nice'* PCW User Heavy Internet User, Under 34, London
- Some of our older consumers did not find this so easily: *'We have got some accreditation there, OFGEM, yes, not very clear because you have got to go right down the bottom to find it;'* '*I wouldn't have gone down that far, if I wasn't looking for the mark'*, both PCW User, Heavy Internet User, Over 55, Midlands
- Having the logo (in conjunction with other awards and symbols used here) appears to make this PCW trustworthy *'I'd use this one'* PCW User Heavy Internet User, Under 34, London

http://www.simplyswitch.com/

- The OFGEM Confidence Code logo is towards at the bottom of the Home Page. The logo is not in colour but is clickable (highlighted when the consumer hovers over) and at the time of the research this link took consumers to the Consumer Focus website
- Most found this logo (though they had by this stage seen it earlier in the exercise), many feeling it was '*Not prominent enough. It should be up at the top'* Non-PCW, Light Internet User, Over 55, London; *'It's in the small print. In the T's and C's'* Non-PCW User, Heavy Internet User, 35-54, Manchester
- The size and lack of colour also contributed to the logo being less easy to see than on some sites *'It's like you don't want us to see it'* Non-PCW, Light Internet User, Over 55, London; *'It's there but not in standard colours'* Non-PCW User, Heavy Internet User, 35-54, Manchester

http://www.moneysupermarket.com/

- Very many of the consumers in our groups did not locate any reference to accreditation on this wide-ranging generic site. '*I can't see anything about accreditation. It's regulated by the FCA'* PCW User, Light Internet User, Under 34, Manchester; '*If I was looking for that logo on this website I'd give up and go to another website. It took too long'* PCW User, Light Internet User, Under 34, Manchester

- The OFGEM Confidence Code colour logo is found once the consumer goes into the specific Energy Quote Page, which many of our consumers needed to be directed to. '*It's rubbish. It's like small print and people don't read small print'* PCW User, Light Internet User, Under 34, Manchester
- Given the scope of this site (compared with many under assessment) consumers felt a different approach might be needed, although not all the consumers in our groups appreciated the challenge of presenting accreditation at an earlier point on the site, i.e. before they came to the energy-specific area: '*This is a multi company thing which deals with nearly everything, home insurance. So if they had a badge up there saying that this site is covered by nearly everything then just put that OFGEM'; 'I think there should just be one that you can trust'* PCW User, Light Internet User, 35-54, Midlands; '*Obviously it's just on the energy but so different parts will be regulated by different regulators. But you want it on the first page before you go through...You could put a list of all of them on the home page on the left hand side'* PCW User, Light Internet User, Under 34, Manchester

Energy PCWS

http://www.ukpower.co.uk/

- This energy-focussed PCW was not familiar to consumers. Overall the presence of the logo did have some positive effect: '*Having seen the logo you might trust it a little better but to be quite honest with you they should have put it somewhere else'* PCW User Heavy Internet User, Under 34, London;'*Reassuring that they have bothered to do something'* PCW User, Heavy Internet User, Over 55, Midlands
- Overall, the location of the Accreditation on this site – on the Compare Energy Prices page (and can also be navigated to via the About Us page) – was satisfactory '*Pretty clear, it was one of the first things that I saw'; 'It makes you trust'* PCW User, Heavy Internet User, Over 55, Midlands
- Comments were made that the OFGEM Confidence Code logo could be more prominently placed '*If anything I think it should be in the title, in the blue bar.'* PCW User Heavy Internet User, Under 34, London; '*You have to scroll down to see it'* PCW User, Heavy Internet User, Over 55, Midlands
- Consumers identified spontaneously that the text beneath the Confidence Code logo was an active link, in this case to a separate page on this website: '*I think it's good that it gives you a link to read more about it...I would do that to know more about it'* PCW User Heavy Internet User, Under 34, London

https://www.theenergyshop.com/HomeEnergy/

- The accreditation on this PCW does not feature any logo. The text is found at the bottom of the HomePage. There is additional text within the About Page, showing more detail about Accreditation
- On first viewing some consumers thought it was not accredited. Others did spot it unprompted although it is highly doubtful in our mind that they would have found this had they not been taking part in this research task: '*It is text but there is no logo'* PCW User Heavy Internet User, Under 34, London; *'If I was looking for something I would want the logos'* PCW User Heavy Internet User, Under 34, London
- There was some feeling that this approach did not make the accreditation status of this site clear enough, and, as with other uses of the logo, perhaps

suggest that the PCW itself does not value the accreditation as highly as other uses of their site space*: 'It is in really small writing'* PCW User Heavy Internet User, Under 34, London'; '*It is not easy to find and the whole screen, you know with a comparison website it is nice to have it nice and clear so you can go straight to what you want to find. You don't want pretty pictures'; 'It's so tiny isn't it?'* both PCW User, Heavy Internet User, Over 55, Midlands.

- Consumers did notice that this describes itself as *'the first ever price comparison site to be accredited under the energywatch Code for Energy Price Comparison Sites'* but the navigation to find this text was far from clear to all
- Consumers did not feel they would have found this spontaneously *('It is well hidden'* PCW User Heavy Internet User, Under 34, London) but comment was also made that *'If you want to find this, you will'* PCW User Heavy Internet User, Under 34, London

http://www.energyhelpline.com/

- This site features the OFGEM Confidence Code logo on the home page on its right hand side, without the need to scroll down to see it
- This approach made the accreditation '*More obvious'* PCW User Heavy Internet User, Under 34, London; *'The bottom right hand corner is also good because your eye tends to go there first or to write there first.'* PCW User, Heavy Internet User, Over 55, Midlands

http://switchgasandelectric.com/index.aspx

- The OFGEM Confidence Code colour logo is placed towards the bottom right of the Home Page (and every page thereafter) beneath the scroll line. The logo is not a clickable link. *'You should be able to click on this to find out more'* Non-PCW User, Heavy Internet User, 35-54, Manchester
- This logo was found quickly by some consumers (although this will in part be because they were taking part in this research task) although the older consumers were less quick to do so and others also did not all find it without prompting, *'To be honest the only reason I saw it because you have now made me aware that there is such a thing. If you had asked me 10 minutes ago no way would I have seen that'* Non-PCW, Light Internet User, Over 55, London; *'Accreditation is not immediately visible. You have to scroll down to get to it. Should be top right hand corner I would have thought. I still can't find it'* Non-PCW User, Heavy Internet User, 35-54, Manchester
- There was a slightly positive impact *'It gives you a bit more confidence in the site'* Non-PCW, Light Internet User, Over 55, London; *'Now I've seen it I have more confidence. OFGEM? I've heard of them'* Non-PCW User, Heavy Internet User, 35-54, Manchester
- Others might be encouraged to find out more: '*You feel you could Google OFGEM and find out exactly what they are'* Non-PCW, Light Internet User, Over 55, London

http://www.energylinx.co.uk/index.html

- The OFGEM Confidence Code static colour logo is placed in the bottom right of the Home Page with some accompanying text. It is the smallest of any of this logo on these PCWs

- This size was commented on spontaneously by consumers *'It's tiny! The OFGEM symbol is very small'* Non-PCW User, Heavy Internet User, 35-54, Manchester

http://www.which.co.uk/switch/

- The OFGEM Confidence Code colour logo is featured on the right hand side of the Switch Page (to which consumers in the groups were directed) visible without the need to scroll down. The adjacent text is a clickable link to the OFGEM advisory video, co-branded with Citizens Advice Bureau
- The Which? brand name was familiar to the consumers and this impacted on the views of the Accreditation Scheme: '*If you trust Which? you don't worry about the logo''It's the grandfather of this industry and it's that longevity that encourages trust'* both Non-PCW, Light Internet User, Over 55, London
- It was thought by some that the logo could be made more noticeable: '*I think OFGEM can be bigger. And bolder. Should be the first thing you see*' Non-PCW, Light Internet User, Over 55, London
- Others felt that it was clearly visible: *'It's in a good place.It's the first thing you see'* Non-PCW User, Heavy Internet User, 35-54, Manchester
- The ability to view the video (though not seen spontaneously by many) was seen to be '*Very useful. I can very quickly access more information to find out what this OFGEM is all about and whether I can really trust them'* Non-PCW, Light Internet User, Over 55, London; *'It does have a link to OFGEM. And you can click on it'* Non-PCW User, Heavy Internet User, 35-54, Manchester

http://www.myutilitygenius.co.uk/

- A static OFGEM Confidence Code logo is in grey within the footer section of the Home Page; '*I like "Confidence Code". It says we're not going to screw you over'* PCW User, Light Internet User, Under 34, Manchester
- The logo was found reasonably quickly, but its placement drew comment: '*They could have put it at the top before you start scrolling down looking through. If they put it right at the top and say this site is guaranteed and is accredited or protected by such and such a regulator that would be nice'.* PCW User, Light Internet User, 35-54, Midlands; ''*Better at the top if they want people to see it...the bottom of the screen is quite a way down'* PCW User, Light Internet User, Under 34, Manchester
- Others found this acceptable: '*That is where you expect it.You usually look at the bottom anyway', 'If you care about that, that's where you go, don't you?'* PCW User, Light Internet User, Under 34, Manchester
- Colour was also mentioned: '*I'm surprised it's in grey.You'd think they would want it more colourful. It's like they don't want to show it and hide it in the bottom corner'* PCW User, Light Internet User, Under 34, Manchester
- The OFGEM name did not carry weight for all: '*You do not know how good OFGEM are do you?'; 'I would take no notice of it to be fair. These sites like Go Compare, you know they spend a lot of money advertising and you trust them without going deep into looking'* both PCW User, Light Internet User, 35-54, Midlands

http://www.unravelit.com/utilities.php

- A static OFGEM Confidence Code colour logo is prominent on the left of the Utilities Page, under an 'Accreditation' Tab
- This tested very well in terms of visibility: *'More in your face, more noticeable'*; *You want something that you can see like this one that you could see straight away* 'both PCW User, Light Internet User, 35-54, Midlands; '*That's better.All in one place and you can see it straight away'* PCW User, Light Internet User, Under 34, Manchester
- Overall this unravelit.com placement/size tested very well with consumers: '*If moneysupermarket had this badge before they started on the page people would say yes they are trustworthy and we can get in touch with people. This one is good and 9/10 people would go to the full page but would be nice to see on the top of the page*' PCW User, Light Internet User, 35-54, Midlands

Telecom PCWs

http://www.billmonitor.com/

- Features the OFCOM Price Comparison Calculator logo at the top right of its Home Page. The OFCOM logo is also on the lower left hand side of the Home Page
- This was identified immediately by most consumers and works well in conjunction with other logos placed close by: *'The One Show logo...this makes me feel very secure'* PCW User Heavy Internet User, Under 34, London
- However there were doubts raised about the impact of having too many logos on a PCW: '*Sometimes a bit overkill. If you want more and more people to recommend, like to approve you it's like you've got more and more things to hide'* PCW User Heavy Internet User, Under 34, London; '*It means the calculator has been approved, it doesn't mean the site has been approved'*, both PCW User, Heavy Internet User, Over 55, Midlands. '*It would be better put next to the name, I think next to the bill monitor name sort if in the middle of your screen, rather than over there'*, both PCW User, Heavy Internet User, Over 55, Midlands

http://www.broadband.co.uk/

- Feature the OFCOM Calculator logo to the mid-right of the Home Page
- On discussion it was not entirely clear how far having the Calculator accredited implied that other features of the site were not: *'Well at least you know that what you're really looking for is regulated but it does mean that the rest of the gumph around it might just be'* PCW User Heavy Internet User, Under 34, London
- Others felt that this approach meant that the most important elements are covered by the Scheme and, as such, felt that the elements they care most about are adequately protected: '*The calculator is where you put in all your personal information. So is that what Ofcom is there for to protect your detail'* PCW User Heavy Internet User, Under 34, London
- '*It is a lot bigger and a lot clearer. It is a very neat site'* PCW User, Heavy Internet User, Over 55, Midlands

http://www.broadbandchoices.co.uk/

- The OFCOM Price Calculator logo is situated at the bottom of the body of the Home Page and within the footer. This site uses significantly longer pages than many others of those seen in this research, requiring more scrolling down to find these logos
- This colours of the logo itself and the page placement made the logo more noticeable to consumers *'You tend to look a little closer';* '*It's better than the round one*', '*The plain white back ground has an effect. It's bolder'* Non-PCW, Light Internet User, Over 55, London; *'It looks inviting with the major company logos like they are accrediting it. All recognisable brands',* Non-PCW User, Heavy Internet User, 35-54, Manchester
- The text here also tested well: '*They say that they're completely independent, I don't think I've seen that on any other, I haven't been on all of them but it says there not only are we completely independent, we are Ofcom accredited too. That's kind of attractive to me'* Non-PCW, Light Internet User, Over 55, London; '*It's approved, isn't it? It's all about words'*, '*Approved means you can't put any old figure in. If It's , not correct then you have the wrath of OFCOM'* Non-PCW User, Heavy Internet User, 35-54, Manchester

http://www.mobilife.com/home

- The OFCOM Price Calculator logo is situated at the top of the Home Page and within the footer
- This was very well received by consumers: '*Well it's very clear isn't it? It's right there'; 'Your first eye contact is the first line'* Non-PCW, Light Internet User, Over 55, London

http://www.cable.co.uk/

- The OFCOM Price Calculator logo is situated at the top of the Home Page, halfway down the body of the Home Page and within the footer in grey. None of these is clickable for more information.The Home Page carries an explanation of the calculator next to the logo
- As on other sites this logo tested relatively well with consumers: *'It's at the top. Tells you what Ofcom are trying to do and what they are trying to improve. Very clear and very concise'* PCW User, Light Internet User, 35-54, Midlands; '*That's straight to the point. It's colourful and it stands out. So that is exactly what I'd be looking for, and it's at the top of the page. That's perfect really.'* PCW User, Light Internet User, Under 34, Manchester
- The positive reaction to this site's accreditation highlights the importance of positioning: '*Right hand corner, right at the top by a telephone number so it is noticeable.'; 'They are not ashamed to show it, they are not hiding it'.* PCW User, Light Internet User, 35-54, Midlands; '*That's nice. I read that straight away'* PCW User, Light Internet User, Under 34, Manchester

http://www.simplifydigital.co.uk/

- OFCOM Price Calculator logo is on the Home Page on the right hand side, in slightly condensed form
- This placement was missed by some: '*These are smaller we never heard of but they have a badge to say protected by OFCOM or OFGEM and is better'* PCW User, Light Internet User, 35-54, Midlands; '*There's too much stuff on that page, way too much stuff'* PCW User, Light Internet User, Under 34, Manchester

- However it was spotted that there is more information available through a click: '*That's good that you can click and get extra about it*' PCW User, Light Internet User, Under 34, Manchester

CONSUMER CONCLUSIONS ON EXISTING PCW ACCREDITATION SCHEMES

Having assessed the existing schemes consumers were asked to take stock of the PCW Accreditation. On balance the comments were positive:

> *'I think it's for consumer confidence and obviously make you as a consumer protected'* PCW User Heavy Internet User, Under 34, London

> *'I think that Ofcom are sort of regulating all of this and these are sort of more reliable websites and we are approving it then I think it's a very helpful...will encourage people like us to look at them'* Non-PCW, Light Internet User, Over 55, London

> *'Information on the screen has been vetted and this company follows the law and should be okay'* PCW User, Light Internet User, 35-54, Midlands

> '*I think I will look now but I suppose I assumed they are well known they advertise all the time, you know and there hasn't been any scandals or anything, they are OK. So I suppose I assumed to do this you have to be accredited, but obviously that isn't the case. So I will look in future for this sort of thing now'* PCW User, Heavy Internet User, Over 55, Midlands

Visibility and page placement will be critical for the success of future PCW Accreditation Schemes, if the site is to be seen, recognised and understood in whatever way it develops in future:

> *'I think you have to be looking, even the ones where it was on the home website I think you have to look to see them because otherwise you go on these looking for different information. You're not looking for that information. So I think, I just gloss over them, I wouldn't focus on them unless I was looking for it'* PCW User Heavy Internet User, Under 34, London

> *'The ones that we liked had standardised logo, a bit of information if you wanted it. Instilled a bit of confidence naturally'* PCW User, Light Internet User, Under 34, Manchester

SECTOR SPECIFIC SCHEMES

One of our key objectives was to understand whether there is greater consumer appeal for a single, over-arching PCW Accreditation Scheme or whether a sector-specific scheme would be preferred. These two options were offered to consumers specifically during the discussions. The balance of opinion in our consumer focus groups is broadly in favour of the sector-specific approach:

> '*Specialised is better. If you just have one then you don't have the necessary expertise'* Non-PCW User, Heavy Internet User, 35-54, Manchester
>
> *'Can this overarching organisation ensure, do they know enough about energy, about telecommunications to actually give you proper protection?'* PCW User Heavy Internet User, Under 34, London
>
> *'For certain things I'd prefer specific because if I'm doing things and I'm putting a lot of money into it like if you're getting mortgage or even car insurance or something like that you don't really want this generic organisation which probably doesn't have the correct expertise to look at it.'* PCW User Heavy Internet User, Under 34, London
>
> *'Horses for courses, I think you should individualise each industry, I don't think you should have a general one'* Non-PCW, Light Internet User, Over 55, London
>
> *'If they had one for every company it'd be too big, you'd get lost in it'* Non-PCW, Light Internet User, Over 55, London

There were opposing views offered, supporting the over-arching approach:

> '*One standard symbol would be much clearer'* Non-PCW User, Heavy Internet User, 35-54, Manchester
>
> *'The unified one symbol and you just look out for it on every site'* PCW User Heavy Internet User, Under 34, London
>
> *'I prefer to have one recognised logo. I think there's so many different, just being that screen of all those ones that I haven't got a clue what they are. If there was a trusted brand the accreditation then I'd know what it was about more and then I'd be much more likely to take note of it I guess'* PCW User Heavy Internet User, Under 34, London

On the balance of views in our groups consumers prefer sector-specific schemes as they are able to provide the required expert authority over the relevant PCWs. This would meet the need for the necessary insights needed to understand how best to represent the interests of consumers in each market.

FUTURE MARKETING AND COMMUNICATIONS

Building awareness

A major issue that emerged in all the group discussions is the need to achieve much higher awareness that accreditation of PCWs exists. With none of our sample aware before attending the research it is not surprising that the priority task is identified as being:

> *'Market it with a clear explanation of what it does'* PCW User, Light Internet User, Under 34, Manchester

> *'I would market it more. I'd promote the fact it exists'* PCW User, Light Internet User, Under 34, Manchester

When developing motivating messages to raise awareness:

> *'It's about getting people's confidence.'* PCW User, Light Internet User, Under 34, Manchester

> 'W*e need to know what the accreditation is because they could just say Joe Bloggs accreditation and you think I don't trust that because I don't*.' PCW User, Heavy Internet User, Over 55, Midlands.

> *'The companies who do have accreditation should talk about it'* PCW User, Light Internet User, Under 34, Manchester

> *'If they are in this scheme they should let people know in all the advertising they are doing by just saying you can trust us'.* PCW User, Light Internet User, 35-54, Midlands

> *'It's a little dry isn't it and people are not that interested so you are starting from a really difficult starting point. We didn't know about them and we use them!'* PCW User, Light Internet User, Under 34, Manchester

> '*It has to be like a money-back guarantee. If you can guarantee that you will get the best deal. The same as you get on there'.* Non-PCW User, Heavy Internet User, 35-54, Manchester

> '*It's all about trust. They* [the PCWs] *have to be trustworthy'.* Non-PCW User, Heavy Internet User, 35-54, Manchester

A number of outlets were suggested for raising awareness in order to capture the attention of these audiences, some of which include mainstream advertising sources:

- Television
- Martin Lewis ('my friend on the television')
- Radio
- Cinema
- Metro (newspaper)

Some of our older consumers also mentioned:

- Libraries
- Doctors' surgeries
- Information boards in supermarkets

There were also suggestions made of advertising closer to the search itself:

- Printed on policy documentation/envelopes
- On the PCW itself

Building Understanding

It is also natural that consumers see the need for greater understanding of what accreditation means in terms of quality assurances. For example it became clear in this research that consumers had a mixed understanding of whether accreditation would be intended address reliability of the information sourced, quality of customer services, complaint handling and redress, safety of handling personal data (e.g. no sharing with third parties for marketing and other purposes), or some combination of these . Even after considerable discussion there were many consumers who did not see great value in the PCW Accreditation Scheme. In part this is because they see very little evidence of harm or potential harm/risk from the sector, suggesting that any future accreditation scheme may need to raise awareness that such risks exist, what the consequences could be of these risks, and, therefore what the protective benefits of accreditation could be for PCW users.

> *'I'm not sure it is worth having'* PCW User, Light Internet User, Under 34, Manchester

> *'I'm still not quite sure what their protection is against because if it's not sharing our details was it just that their prices are right'* PCW User Heavy Internet User, Under 34, London

> '*What can go wrong? You were saying you know you are trusting them to do what, what could go wrong*? *You put your details in. The price comes up*.' PCW User, Heavy Internet User, Over 55, Midlands.

There were some tactics suggested that would help the task of increasing understanding of PCW accreditation:

> *'Being able to click on it to find out what the logo actually means'* PCW User, Light Internet User, Under 34, Manchester

'With ABTA or the other one for travel, it's like we all know it because we just hear about it all the time. So maybe when there's adverts they just say it's Ofgem regulated.' PCW User Heavy Internet User, Under 34, London

'When you go on the site it pops and tells you about it so you can think "What's that all about?" Or even on a search engine when you enter that kind of search. If it carries on where it is now people aren't going to go and look for it'. PCW User, Light Internet User, Under 34, Manchester

'Have it next to the phone number and clickable' PCW User, Light Internet User, Under 34, Manchester

'*The adverts should be a bit quieter than what's out there. It's all shoutyshouty now'* Non-PCW User, Heavy Internet User, 35-54, Manchester

'These Ofgem, Ofthis, Ofwhat, Ofthat my facts are is that they're simplifying tariffs and international mobile phone charges have been simplified, call charges abroad have been simplified because of the pressure brought about by these organisations. So I think there's mileage in that and there's trust in that and you put your money where your mouth is. It's happened with some of these bodies and so I think that really, really is important to put it there, put in a bold position on the website'. Non-PCW, Light Internet User, Over 55, London

PRINCIPLES FOR AN IDEAL SCHEME

In the context of the marketing (awareness and understanding) challenges, there are a number of key features that emerge as being required of any new scheme, irrespective of its accrediting organisation. Perhaps the strongest of these is the requirement for the accrediting organisation to have sufficient authority, such as for example enforcement powers, to make a difference if any of the PCWs transgress:

> '*It's got to have teeth'* Non-PCW User, Heavy Internet User, 35-54, Manchester

> *'As long as it has the word enforcement in there as well.That would really help you because it's nice to say approved and accredited and so on you know but then if it says there's no point approving and accrediting, if there's nothing you could do'* PCW User Heavy Internet User, Under 34, London

> *'We've got guarantees, that they guarantee they're going to do what they say they'll do. Backed by government, not voluntary'* Non-PCW, Light Internet User, Over 55, London

For an ideal scheme to win consumer confidence it should also have some clearly-stated objectives around the performance of PCWs: impartiality, reliability and accuracy of information:

> *'Honesty, impartiality and trustworthiness'* Non-PCW, Light Internet User, Over 55, London

> *'Quality and accurate. You know with the logo, if you just had a few bullet points underneath it on what that logo is confirming then I think that would go a long way as well'* PCW User Heavy Internet User, Under 34, London

Another principle that appealed is the possibility of accreditation being revoked:

> *'That knowledge, that accreditation is not there for life and for ever, it will be reviewed and if you don't stick to the rules we will take it away from you'* Non-PCW, Light Internet User, Over 55, London

One feature of the ideal accreditation scheme that consumers voiced frequently is that it should be easily contactable – with details of who to contact and how on the PCWs:

> '*We need to know what to do if you want to complain. You might never do it but you need to know who to contact'* Non-PCW User, Heavy Internet User, 35-54, Manchester

There was further mention of protection of users' personal data:

> *'We want one scheme with one unified logo so you're always kind of looking for the same thing that covered data protection. So if you don't want stuff passed on it won't be. And a guarantee of independence. That the sites are independently giving you information.They're not endorsed by anybody silently. And penalties as well. Visible penalties that if anything is broken you want to know about it'* PCW User Heavy Internet User, Under 34, London

There was a suggestion given for taking the role one step further by having a role in representing the consumer if they feel they have been poorly served:

> *'On their site they showed us that that would be the most value for money or the best or whatever, it's proven that it's not the right they should fight our cause or our corner with that particular provider because have you tried getting in touch with a provider of a utility? You know, if you're still alive by the end of the holding process you're a very lucky man'* Non-PCW, Light Internet User, Over 55, London

> *'I would expect* [if I do not get satisfaction from] *the company that I've got the mobile with if they're not going to do anything about it then my next step is to go to* them [the accrediting organisation]' Non-PCW, Light Internet User, Over 55, London

> '*They are responsible for giving you the information so you can act on what they have said. Now if this is the wrong information then surely there has got to be some come back. There is a helpline that you have for them*' PCW User, Heavy Internet User, Over 55, Midlands.

However there was also a counter-opinion offered that this is intervention role beyond the remit of an accrediting organisation and on balance it is this view that holds sway amongst our consumers:

> *'I don't see how you can blame a neutrality site for feeding you false information'* Non-PCW, Light Internet User, Over 55, London

> '*No, because they are only relaying the information on. If you took out car insurance with 'AVIVA', for example if the price comparison says, website says £200 and then you got through the 'AVIVA' and they said 'Oh, no, no, no its £400' you have got no come back on your comparison website*' PCW User, Heavy Internet User, Over 55, Midlands.

APPENDIX A

Participant profile

London group 1

Frequency of using internet for various activities													How use PCWs				
Email	**Check news, weather, travel**	**Interests or hobbies**	**Info on products or services might buy**	**Check bank account**	**Utility /phone /broadband /other bills**	**Book holiday or arrange travel**	**Grocery shop**	**Other shop**	**Online games**	**Download music or movies**	**Social network sites**	**Price comparison sites**	**Gather info**	**To buy or switch**	**Internet access at home**	**Age**	**Gender**
Daily	Daily	Daily	Daily	Several times a week	Monthly	Weekly	Monthly	Daily	Daily	Daily	Daily	Monthly	Yes	Yes	Yes	34	M
Daily	Several times a week	Several times a week	At least once per month	Several times a week	Monthly	Every 2 months	Monthly	Weekly	Monthly	Weekly	Daily	Weekly	Yes	Yes	Yes	26	M
Daily	Daily	Several times a week	Several times a week	Several times a week	Monthly	Monthly	Never	Weekly	Never	Weekly	Daily	Monthly	Yes	Yes	Yes	34	M
Daily	Daily	Daily	Several times a week	Daily	Weekly	Monthly	Weekly	Several times a week	Several times a week	Daily	Daily	Several times a week	Yes	Yes	Yes	27	F
Daily	Several times a week	Weekly	Weekly	Weekly	Monthly	Monthly	Every 2 months	Weekly	Never	Monthly	Daily	Monthly	Yes	Yes	Yes	29	F
Daily	Daily	Daily	Weekly	Several times a week	Monthly	1-2 times a year	Monthly	Monthly	Monthly	Several times a week	Several times a week	Every 2 months	Yes	Yes	Yes	33	M
Daily	Daily	Daily	Several times a week	Weekly	Weekly	Monthly	Monthly	Monthly	Daily	Daily	Daily	Monthly	Yes	Yes	Yes	26	M
Daily	Daily	Daily	Several times a week	Daily	Weekly	Monthly	Weekly	Several times a week	Monthly	Several times a week	Daily	Several times a week	Yes	Yes	Yes	28	F
Daily	Daily	Daily	Weekly	Several times a week	Monthly	Every 2 months	1-2 times a year	Monthly	< once a year	Weekly	Daily	Every 2 months	Yes	Yes	Yes	25	F
Daily	Daily	Daily	Weekly	Daily	Weekly	Every 2 months	Weekly	Weekly	< once a year	Weekly	Daily	Monthly	Yes	Yes	Yes	29	F

London group 2

Frequency of using internet for various activities													How use PCWs				
Email	**Check news, weather, travel**	**Interests or hobbies**	**Info on products or services might buy**	**Check bank account**	**Utility /phone /broadband /other bills**	**Book holiday or arrange travel**	**Grocery shop**	**Other shop**	**Online games**	**Download music or movies**	**Social network sites**	**Price comparison sites**	**Gather info**	**To buy or switch**	**Internet access at home**	**Age**	**Gender**
Several times a week	Weekly	Weekly	Monthly	Monthly	Never	1-2 times a year	Never	Monthly	Never	Never	Never	Never	N/A	N/A	Yes	68	M
Weekly	Monthly	Every 2 months	1-2 times a year	Monthly	Every 2 months	1-2 times a year	Never	1-2 times a year	Never	Never	Every 2 months	Never	N/A	N/A	Yes	65	M
Never	Several times a week	Weekly	Monthly	Weekly	Monthly	1-2 times a year	Never	Never	Never	Never	Never	Never	N/A	N/A	Yes	68	M
Weekly	Every 2 months	< once a year	1-2 times a year	Weekly	Every 2 months	Every 2 months	Never	Every 2 months	Never	Never	Every 2 months	Never	N/A	N/A	Yes	63	F
Weekly	< once a year	Monthly	< once a year	Never	Never	< once a year	Monthly	Every 2 months	Never	Never	Never	Never	N/A	N/A	Yes	56	F
Several times a week	Monthly	Never	< once a year	< once a year	Never	1-2 times a year	Never	1-2 times a year	Never	Never	Monthly	Never	N/A	N/A	Yes	64	F
Several times a week	1-2 times a year	Never	1-2 times a year	Weekly	Monthly	Never	Never	Every 2 months	Never	Never	Never	Never	N/A	N/A	Yes	62	M
Weekly	Monthly	Monthly	Monthly	Never	Never	< once a year	Every 2 months	< once a year	Never	Never	Never	Never	N/A	N/A	Yes	68	M
Several times a week	Weekly	Weekly	Monthly	Weekly	Monthly	1-2 times a year	Never	Monthly	Weekly	Never	Several times a week	Never	N/A	N/A	Yes	60	F
Weekly	Weekly	Monthly	Every 2 months	Monthly	Every 2 months	1-2 times a year	Never	Monthly	Never	Never	Weekly	Never	N/A	N/A	Yes	59	F

Sutton Coldfield group 1

Frequency of using internet for various activities													How use PCWs				
Email	**Check news, weather, travel**	**Interests or hobbies**	**Info on products or services might buy**	**Check bank account**	**Utility /phone /broadband /other bills**	**Book holiday or arrange travel**	**Grocery shop**	**Other shop**	**Online games**	**Download music or movies**	**Social network sites**	**Price comparison sites**	**Gather info**	**To buy or switch**	**Internet access at home**	**Age**	**Gender**
Never	1-2 times a year	1-2 times a year	Never	Never	Never	Never	Never	Never	Never	Never	Never	< once a year	Yes	No	No	48	M
Weekly	1-2 times a year	1-2 times a year	Never	Never	Never	Never	Never	Never	Never	Never	Never	< once a year	Yes	No	No	52	M
Every 2 months	Weekly	< once a year	1-2 times a year	Monthly	Never	Every 2 months	1-2 times a year	Monthly	Never	Never	Never	1-2 times a year	Yes	No	Yes	52	M
Never	Weekly	< once a year	1-2 times a year	Monthly	Never	Every 2 months	1-2 times a year	Monthly	Never	Never	Never	1-2 times a year	Yes	Yes	Yes	50	F
Never	Never	Every 2 months	Every 2 months	Never	Never	Monthly	Never	1-2 times a year	Weekly	Never	Several times a week	1-2 times a year	Yes	No	Yes	54	F
Several times a week	Weekly	Weekly	Weekly	Never	Every 2 months	Every 2 months	Never	Every 2 months	Never	Never	Never	Monthly	Yes	Yes	Yes	45	M
Monthly	Weekly	Weekly	Every 2 months	Weekly	Never	Never	Never	< once a year	Never	Never	Never	1-2 times a year	Yes	No	Yes	47	M
Monthly	Never	Never	Never	Never	Never	1-2 times a year	Never	Never	Every 2 months	Never	Never	1-2 times a year	Yes	No	Yes	51	M
Weekly	Every 2 months	Monthly	Weekly	Weekly	Monthly	1-2 times a year	Never	Monthly	Never	Never	Never	< once a year	Yes	No	Yes	38	M
Several times a week	Never	Never	Weekly	Never	Never	1-2 times a year	Never	Never	Never	Never	Every 2 months	1-2 times a year	Yes	No	Yes	41	M

Sutton Coldfield group 2

Frequency of using internet for various activities													How use PCWs				
Email	**Check news, weather, travel**	**Interests or hobbies**	**Info on products or services might buy**	**Check bank account**	**Utility /phone /broadband /other bills**	**Book holiday or arrange travel**	**Grocery shop**	**Other shop**	**Online games**	**Download music or movies**	**Social network sites**	**Price comparison sites**	**Gather info**	**To buy or switch**	**Internet access at home**	**Age**	**Gender**
Daily	Daily	Daily	Daily	Daily	Weekly	Every 2 months	Weekly	1-2 times a year	Never	Every 2 months	Daily	Monthly	Yes	Yes	Yes	61	M
Daily	Daily	Daily	Weekly	Daily	Weekly	Daily	Never	Monthly	Daily	Never	Daily	Every 2 months	Yes	No	Yes	55	F
Daily	Weekly	Weekly	Daily	Daily	Monthly	Every 2 months	Weekly	Every 2 months	Never	Never	Daily	Every 2 months	Yes	Yes	Yes	57	F
Daily	Daily	Several times a week	Daily	Daily	Monthly	Every 2 months	Monthly	1-2 times a year	Several times a week	Every 2 months	Never	1-2 times a year	Yes	No	Yes	66	M
Daily	Weekly	Daily	Weekly	Weekly	Monthly	Every 2 months	1-2 times a year	Weekly	Never	Never	Weekly	1-2 times a year	Yes	Yes	Yes	62	F
Several times a week	Several times a week	Daily	Monthly	Never	Monthly	1-2 times a year	Never	Weekly	Daily	Never	Never	1-2 times a year	Yes	No	Yes	56	F
Several times a week	Daily	Daily	Monthly	Never	Never	Monthly	Never	Never	Never	Never	Daily	< once a year	Yes	No	Yes	63	M
Daily	1-2 times a year	Weekly	Daily	Weekly	Never	1-2 times a year	Never	Monthly	Never	Never	Never	Every 2 months	Yes	Yes	Yes	65	F
Daily	Monthly	Daily	Monthly	Several times a week	Monthly	Monthly	Never	Several times a week	Never	Never	Never	Every 2 months	Yes	Yes	Yes	55	F
Daily	Daily	Daily	Daily	Never	Weekly	Monthly	Never	Every 2 months	Daily	< once a year	Never	Several times a week	Yes	No	Yes	61	M

Manchester group 1

Frequency of using internet for various activities													How use PCWs				
Email	**Check news, weather, travel**	**Interests or hobbies**	**Info on products or services might buy**	**Check bank account**	**Utility /phone /broadband /other bills**	**Book holiday or arrange travel**	**Grocery shop**	**Other shop**	**Online games**	**Download music or movies**	**Social network sites**	**Price comparison sites**	**Gather info**	**To buy or switch**	**Internet access at home**	**Age**	**Gender**
Daily	Daily	Daily	Monthly	Daily	Weekly	Daily	Monthly	Weekly	Daily	Daily	Daily	< once a year	Yes	No	Yes	42	F
Daily	Weekly	Daily	Daily	Several times a week	1-2 times a year	Every 2 months	Never	Daily	Never	Never	Never	Never	n/a	n/a	Yes	46	F
Daily	Several times a week	Weekly	Daily	Several times a week	Every 2 months	1-2 times a year	Never	Several times a week	Never	Several times a week	1-2 times a year	< once a year	Yes	No	Yes	50	F
Daily	Weekly	Monthly	Daily	Daily	Monthly	Every 2 months	< once a year	Daily	Daily	Monthly	Several times a week	Never	n/a	n/a	Yes	44	M
Daily	Daily	Several times a week	Daily	Weekly	Weekly	1-2 times a year	Every 2 months	Daily	Every 2 months	Never	Daily	< once a year	Yes	No	Yes	41	F
Daily	Daily	Daily	Daily	Weekly	Weekly	Monthly	Never	Daily	Daily	Every 2 months	Daily	Never	n/a	n/a	Yes	53	M
Daily	Weekly	Daily	Daily	Several times a week	Weekly	Weekly	1-2 times a year	Several times a week	Never	Weekly	Daily	< once a year	Yes	No	Yes	46	F
Daily	Daily	Daily	Weekly	Weekly	Weekly	1-2 times a year	Never	Daily	1-2 times a year	1-2 times a year	Never	< once a year	Yes	No	Yes	45	M
Daily	Daily	Daily	Several times a week	Daily	Monthly	< once a year	1-2 times a year	Several times a week	Weekly	Never	Several times a week	< once a year	Yes	No	Yes	53	F
Daily	Daily	Daily	Daily	Monthly	Every 2 months	Never	Every 2 months	Daily	< once a year	Never	Never	Never	n/a	n/a	Yes	44	M

Manchester group 2

Frequency of using internet for various activities													How use PCWs				
Email	**Check news, weather, travel**	**Interests or hobbies**	**Info on products or services might buy**	**Check bank account**	**Utility /phone /broadband /other bills**	**Book holiday or arrange travel**	**Grocery shop**	**Other shop**	**Online games**	**Download music or movies**	**Social network sites**	**Price comparison sites**	**Gather info**	**To buy or switch**	**Internet access at home**	**Age**	**Gender**
Several times a week	Weekly	Weekly	Monthly	Monthly	1-2 times a year	< once a year	Never	Monthly	Every 2 months	Every 2 months	Daily	Weekly	Yes	Yes	Yes	31	M
Several times a week	Weekly	Weekly	Monthly	Weekly	< once a year	< once a year	Never	Monthly	Weekly	Weekly	Daily	Monthly	Yes	Yes	Yes	34	F
Several times a week	Several times a week	Weekly	Weekly	Several times a week	Monthly	1-2 times a year	Never	Several times a week	Every 2 months	Monthly	Daily	Monthly	Yes	Yes	Yes	31	F
Several times a week	Several times a week	Weekly	Several times a week	Weekly	Weekly	Every 2 months	< once a year	Several times a week	Weekly	Weekly	Daily	Weekly	Yes	Yes	Yes	30	M
Daily	Several times a week	Several times a week	Monthly	Monthly	1-2 times a year	Every 2 months	Never	Monthly	Never	Every 2 months	Several times a week	Monthly	Yes	Yes	Yes	33	M
Several times a week	Several times a week	Weekly	Several times a week	Weekly	Monthly	Monthly	Every 2 months	Every 2 months	1-2 times a year	Weekly	Several times a week	Several times a week	Yes	Yes	Yes	30	F
Several times a week	Several times a week	Monthly	Monthly	Monthly	Every 2 months	Every 2 months	< once a year	Monthly	1-2 times a year	1-2 times a year	Never	Weekly	Yes	Yes	Yes	30	M
Several times a week	Several times a week	Weekly	Monthly	Weekly	Weekly	Monthly	Every 2 months	Monthly	Monthly	Weekly	Daily	Monthly	Yes	Yes	Yes	21	M
Daily	Several times a week	Weekly	Weekly	Weekly	Weekly	Never	< once a year	< once a year	Never	Monthly	Daily	Weekly	Yes	Yes	Yes	24	F

APPENDIX B

Screening and recruitment questionnaire

#	Question	Code	Answer Options	Routing	Q Type
Q1	**Do you, or any of your close family or friends, work in any of the following industries and occupations?**	1.	Education	All	Multiple select apart from last answer **CLOSE IF ANY OF 4 TO 8**
		2.	Finance		
		3.	Banking		
		4.	Advertising		
		5.	Price comparison website		
		6.	Marketing or market research		
		7.	Journalism		
		8.	Public Relations		
		9.	None of these		
Q2	**Which, if any, of the following are you responsible for deciding on?**	1.	Energy provider	All	Multiple select apart from last answer **CLOSE IF 5.**
		2.	Insurance provider		
		3.	Broadband supplier		
		4.	Mobile phone		
		5.	None of these		

Q3	**How often do you use the internet for each of the following?**			All	Single code for each task **CLOSE IF 8 FOR ALL TASKS**
	Sending and receiving emails	1.	Daily		
	Checking news, weather or travel plans (e.g. maps, train times)	2.	Several times a week		
	Visiting sites for information on personal interests or hobbies	3.	Weekly		
	*Visiting sites for information on products or services you are thinking of buying	4.	At least once a month		
	*Checking your bank account or other financial holdings	5.	Once every couple of months		
	*Checking, paying or managing your utility, phone, broadband or other bills	6.	Once or twice a year		
	*Booking holidays, hotels or making travel arrangements	7.	Less than once a year		
	*Grocery shopping online	8.	Never		
	*Other online shopping				
	Playing games online				
	Downloading music or movies				
	Visiting social networking sites (e.g. Facebook or Twitter) or contributing to blogs, forums or other open source sites				

CHECK QUOTA:
HEAVY INTERNET USER = CODED 1 FOR AT LEAST TWO TASKS AND CODED 1-4 FOR AT LEAST TWO TASKS MARKED WITH AN ASTERISK
LIGHT INTERNET USER = USE THE INTERNET (I.E. NOT CODED 8 FOR ALL TASKS) BUT DON'T MATCH THE DESCRIPTION OF HEAVY USERS

Q4	**How often do you visit price comparison websites nowadays, if at all?**	1.	Daily	All	Single code
		2.	Several times a week		
		3.	Weekly		
		4.	At least once a month		
		5.	Once every couple of months		
		6.	Once or twice a year		
		7.	Less than once a year		
		8.	Never		

CHECK QUOTA:
PRICE COMPARISON SITE USER = CODES 1 TO 7
NON-USER = CODE 8

Q5	**Do you use price comparison websites only to get information, or have you also made a purchase or switched supplier via a price comparison website? By this I mean clicking on an option within the site to select the product or service and making the purchase or switchingthrough the price comparison website, rather than going directly to the supplier.**	1.	Only use for information	Ask if 1-7 at Q4	Single code
		2.	Have also made a purchase/switch		

Q6	**Do you have internet access at home?**	1.	Yes	All	Single code
		2.	No		

IF APPLICABLE FOR THIS GROUP, CHECK INTERNET ACCESS QUOTA:
NO ACCESS = CODE 2
ACCESS = CODE 1

Q7	**Which of these age groups do you fall into?**	1.	18-34	All	Single code
		2.	35-54		
		3.	55+		

CHECK AGE QUOTA

Q8	**CODE GENDER**	1.	Male	All	Single code
		2.	Female		

Q9	**Please indicate to which occupational group the Chief Income Earner in your household belongs, or which group fits best. This could be you: the Chief Income Earner is the person in your household with the largest income.** *If the Chief Income Earner is retired and has an occupational pension please answer for their most recent occupation.* *If the Chief Income Earner is not in paid employment but has been out of work for less than 6 months, please answer for their most recent occupation.*	1.	**Semi or unskilled manual work** (e.g. Manual Workers, all Apprentices to skilled trades, Caretaker, Park keeper, Non-HGV Driver, Shop Assistant) ***SEG =D***	All	Single code.
		2.	**Skilled Manual Worker** (e.g. Skilled Bricklayer, Carpenter, Plumber, Painter, Bus/ Ambulance Driver, HGV driver, AA Patrolman, Pub/Bar Worker, etc) ***SEG =C2***		
		3.	**Supervisory or Clerical/ Junior Managerial/ Professional/ Administrative** (e.g. Office Worker, Student Doctor, Foreman with 25+ employees, Salesperson, etc) ***SEG =C1***		
		4.	**Intermediate Managerial/ Professional/ Administrative** (e.g. Newly qualified (under 3 years) Doctor, Solicitor, Board Director in a small organisation, Middle Manager in a large organisation, Principle Officer in Civil Service/local government) ***SEG =B***		
		5.	**Higher Managerial/ Professional/ administrative** (e.g. Established Doctor, Solicitor, Board Director in a large organisation (200+ employees), top level Civil Servant/Public Service employee) ***SEG =A***		
		6.	**Student** ***SEG =C1***		
		7.	**Casual worker** not in permanent employment ***SEG =E***		
		8.	**Housewife / Homemaker** ***SEG =E***		
		9.	**Retired** and living on **state pension** ***SEG =E***		
		10.	**Unemployed** or not working due to **long-term sickness** ***SEG =E***		
		11.	**Full-time carer** ***SEG =E***		

Group no.	Location	Date and time	Age	SEG	Gender	Internet use	PCW user
1	London	Monday 2nd September 6pm-7.30pm	34 or under	Mixed	Mixed	Heavy	Yes
2	London	Monday 2nd September 7.45pm-9.15pm	55+	Mixed	Mixed	Light **(inc. 2 no internet access at Q6)**	No
3	Midlands	Wednesday 4th September 6pm-7.30pm	35 to 54	Mixed	Mixed	Light **(inc. 2 no internet access at Q6)**	Yes
4	Midlands	Wednesday 4th September 7.45pm-9.15pm	55+	Mixed	Mixed	Heavy	Yes
5	Manchester	Thursday 5th September 6pm-7.30pm	35 to 54	Mixed	Mixed	Heavy	No
6	Manchester	Thursday 5th September 7.45pm-9.15pm	34 or under	Mixed	Mixed	Light (inc. 2 no internet access)	Yes

RECRUITMENT NOTES

- Don't tell participants that the groups are about price comparison websites, say something more general like "your use of the internet nowadays to find information or make purchases"
- Payment = £45
- Recruit 12 for 10 to attend
- Tell participants that as part of the session they will use the internet, so bring along glasses if needed

APPENDIX C

Topic guide

Consumer Futures – PCW Discussion Guide
FINAL

INTRODUCTION (5 MINS)

- Introduce the project including Consumer Futures and their objectives
- Introduce the session
- MRS elements, viewing recording, video and audio recording
- Duration of groups (90 minutes)
- Respondents to introduce themselves

SOURCES OF INFORMATION (15 MINS, 20 mins CUMULATIVE)

General Introduction to Sources of Information

MODERATOR SAY:I would like to start by thinking of the sources of information you use when you are researching and buying insurance, holidays, broadband, gas or electricity, or a mobile phone. What sources of information do you use?GET FULL LIST.

And which of these do you tend to use FIRST?

And which of these do you find gives you the most useful information to help you choose between the options out there in the market? Which of these do you trust most or give most weight to?

IF NOT MENTIONED PROMPT WITH:What is the role of peer/customer reviews that you get on websites?What use do you make of these?

How do you feel about these types of review?
Use of PCWs

ASK THOSE USING PCWs: Thinking now specifically of Price Comparison Websites (PCWs) can you tell me where these fit in?Can you tell me WHEN you would tend to use these?Describe to me where they fit in your search process?How would you say they have changed what you do?

What have been your experiences of PCWS up until now?Tell me of your good or bad experiences?

To what extent do you trust the PCWS?
And which specific PCWs do you feel are the most effective or useful?Which PCWs would you actively avoid?

I am interested, too, in how you choose between one PCW and another. Can you tell me what makes a GOOD QUALITY PCW vs a poor one?

PROBE:Imagine you were telling someone who has never used them. If you arrive on a PCW that you have never visited before, how can you tell whether it is a good one to use or not?What clues do you get that it is worth using?

MODERATOR DO NOT MENTION ACCREDITATION UNLESS MENTIONED BY GROUP.

ASK THOSE NOT USING PCWs: Thinking now about PCWs, can you tell me what your attitude is to them?GET SPONTATNEOUS RESPOSNSE FIRST.
What would you say are the main reasons you tend not to use them?Have you had any experience with them at all?

IF NOT COVERERED:To what extent do you trust the information from PCWs?Why is that?

ABOUT ACCREDITATION (15 MINS/35 MINS)

CONCEPT of PCWs ACCREDITATION

MODERATOR SAY:I now want to move on to talk in more detail about how we decide which PCWs to trust. What do you think about this?What helps you trust one more than another?

Have any of you ever noticed anything that indicates a PCW is to be trusted?

Introduction TO SCHEMES

MODERATOR SAY: There are independent accreditation schemes for price comparison websites and some sites are accredited.

The accreditation schemes are voluntary codes of conduct that the companies can sign up to. These guarantee consumers that the information on the site is accurate, reliable and comprehensive. Examples of such codes include the OfgemConfidence Code and Ofcom Price Comparison Accreditation Scheme. Both Ofgem and Ofcomaccreditation schemes aim to give consumers a level of confidence and reassurance in markets where finding the best dealcan be an often confusing and sometimes daunting experience. Signatories of these codes are subject to rigorous independent audits and spot checks undertaken by regulators (Ofgem, Ofcom) to check whether the information provided to consumers is accurate, transparent, comprehensive and up-to-date. If the audits find that any accredited company no longer meets the terms of the accreditation agreement Ofgem and Ofcom can withdraw accreditation.

Have you heard of any of these codes of conduct?Can you remember where you first heard about them?

Do you use them?What notice do you take of the schemes?

How useful do you think these schemes are?

What do you think it means if a site is accredited?

ASK ALL:What do you see as the role of schemes such as these?How valuable do you think these schemes would be to you?What makes you say that?

And what might be the downsides to an accreditation scheme for PCWs?

APPROPRIATE ACCREDITATION ORGANISATIONS

Who do you think does accredit sites?

Who should accredit sites? Interviewer: if respondent cannot answer, probe on: Ofcom, Ofgem, Trading Standards, the Office of Fair Trading, ABTA, Which? and the Citizens Advice Bureau
INTERVIEWER [ROTATE ORDER IN WHICH THESE ARE COVERED]

Organisations that accredit these sites include

- Ofcom
- Ofgem
- Trading Standards
- the Office of Fair Trading
- ABTA
- Which?

What do you think about these organisations?

Are they the right organisations to be accrediting these sites?Why (not)?

What other organisations do you think could be involved with overseeing these accreditation schemes?UNPROMPTED FIRST, THEN PROMPT WITH:Martin Lewis?Govt Department?Post Office?Any others?

Who should fund these schemes in your view, for them to be as useful as possible to consumers?

COMPARISON WITH OTHERS

How do you think a scheme like this might compare with others that you are aware of?What would be good about these?

INTRODUCE LIST LOGOs / KITEMARKS FROM OTHERS.
includeTrustMark, Safebuy, Buy with Confidence, ISO, ISIS Trusted shops, Which? best buy, Reevoo, eBay feedback, ATOL, ABTA, Check a Trade, Amazon feedback

Can you look at the screen and tell me which of these you have seen before?Tell me a little about those?Where have you seen them?

How would you tend to group these together?Which fit with which in your mind?

Which of these are the MOST trustworthy in your minds?Why is that?
And which would you not trust?Why is that?

EVALUATING EXISTING SCHEMES (25 MINS/60 MINS)

EXERCISE

MODERATOR SAY:We are now going to move on to look at some of the existing accreditation schemes, using the laptops that you have in front of you. I would like you to go onto the website shown on the screen and we can talk about them.

INSERT LIST FROM APPENDIX. SELECTION FROM EACH SECTOR AND SIZE AS PER COLOUR CODING.

I would like you to look at the first website and imagine you were weighing up whether it is worth using. What draws your eye?What do you notice about it?

Can you now look around for where it tells you that this PCW is part of an accreditation scheme?UNPROMPTED LOOK FOR LOGO OR TEXT AS APPROPRIATE TO SITE UN DER REVIEW.

How easy are these to find on this site?What does this information mean to you?Now that you see it on the site itself, how does this make you feel about this PCW?

What are the benefits of having this here?What difference might it make to you if you were to arrive on this site?

And are there any downsides or negatives that you can see?

REPEAT FOR OTHER SITES UNDER REVIEW IN THIS SESSION.
AFTER ALL:Now we have had a chance to look through some of these, how would you say your views are changing?

LOOKING AHEAD (20 mins/80 MINS)

REDUCING CONFUSION

I want to look ahead now and help Consumer Futures to think about how these accreditation schemes might develop in the future.

How clear is it what these schemes stand for?What would you say could be clearer?

What areas of confusion do you see?

What would you see as the priorities to make things clearer?What would really work for consumers like you?

SECTOR SPECIFIC SCHEMES

There are some discussions around whether people would prefer:

- A number of schemes that each apply to specific industries; for example that covered all the energy price comparison sites only, another that covered all the telecom sites, and so on. For example the OFGEM Confidence Code covers the domestic energy market.
- A single scheme that covers ALL PCWs, whatever industry sector they are in.

What do you see as the advantages and disadvantages to consumers of these approaches?What would the consumer need to know about the CROSS-SECTOR scheme that would make it trustworthy?And what would the consumer need to know about SECTOR-SPECIFIC sites?
Overall, what would be your preference?SHOW OF HANDS.

THE IDEAL MODEL

What can Consumer Futures learn from the current range of PCWs' accreditation scheme?I would like you to tell me about your IDEAL scheme.

First of all what are your main expectations from an accreditation scheme?

What would they have to do to ensure you REALLY trust these schemes and use PCWs accredited with such schemes?What criteria would they need to meet? Prompt (reliability, accuracy, impartiality of information, safety of personal data, complaint and redress in case things go wrong, ease of access and use, visibility of accreditation logo,any others). Tell me what would need to happen so that the PCWs themselves are seen as totally trustworthy?And how does our IDEAL SCHEME contribute to this?

What else would our ideal have to include to make it as useful as possible?

FUTURE MARKETING AND COMMUNICATIONS (5 mins/85 MINS)

MODERATOR SAY:I want briefly to cover the marketing of these schemes. Our research before today has shown that there are significant numbers of people who have never heard of the schemes for PCWs – or at least don't really understand what they mean.

Can you tell me what would be the most effective way to let consumers know about the existence of these schemes?

And what is the best message?To explain what they are all about?

To what extent do you think a single scheme for ALL PCWs would increase consumer awareness of accreditation?

What would make these credible supporters ofconsumers' interests?

SUMMARY (5 mins/90 MINS)

MODERATOR SAY:Looking back across all we have discussed, what would you say is the most important lesson for Consumer Futures to take away?

What has changed in your own views or knowledge since we started the group this evening?How likely would you be to INSIST on only using PCWs which were part of an accreditation scheme?

And do you have any other final comments or recommendations to pass back to Consumer Futures?
THANK AND CLOSE

APPENDIX OF PCWS

PCWs sample (either accredited by Ofgem or Ofcom)

Energy
http://www.ukpower.co.uk/
https://www.theenergyshop.com/HomeEnergy/
http://www.energyhelpline.com/
http://switchgasandelectric.com/index.aspx
http://www.energylinx.co.uk/index.html
http://www.which.co.uk/switch/
http://www.myutilitygenius.co.uk/
http://www.unravelit.com/utilities.php

Generic
http://www.uswitch.com/
http://www.simplyswitch.com/
http://www.moneysupermarket.com/

Telecom
http://www.billmonitor.com/
http://www.broadband.co.uk/
http://www.broadbandchoices.co.uk/
http://www.mobilife.com/home
http://www.cable.co.uk/
http://www.simplifydigital.co.uk/

Aims and principles

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The service aims:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives.

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